

MASTERS IN PHILOSOPHY: SOCIAL JUSTICE
MINOR DISSERTATION

Susannah Clarke

CLRSUS006

'... Economic abuse to me is not seen, you know?' Service provider's perceptions of women's experiences of economic abuse within domestic violent relationships.

Word Count: 24 460 (excluding bibliography and annexures)

Thesis Supervisor: Prof Lillian Artz

The copyright of this thesis vests in the author. No quotation from it or information derived from it is to be published without full acknowledgement of the source. The thesis is to be used for private study or non-commercial research purposes only.

Published by the University of Cape Town (UCT) in terms of the non-exclusive license granted to UCT by the author.

Research dissertation presented for the approval of Senate in fulfilment of part of the requirements for the Masters in Philosophy: Social Justice, in approved courses and a minor dissertation. The other part of the requirement for this qualification was the completion of a programme of courses.

I hereby declare that I have read and understood the regulations governing the submission of Masters in Philosophy: Social Justice dissertation, including those relating to length and plagiarism, as contained in the rules of this University, and that this dissertation conforms to those regulations.

CONTENTS

ACKNOWLEDGEMENTS	7
ABBREVIATIONS AND ACCRONYMS	8
ABSTRACT	9
1. INTRODUCTION	11
2. KEY COMPONENTS OF THE THESIS	14
3. BACKGROUND	15
3.1 DEFINING DOMESTIC VIOLENCE	15
3.2 OVERVIEW OF DOMESTIC VIOLENCE IN SOUTH AFRICA	18
3.2.1 CAUSAL FACTORS IN DOMESTIC VIOLENCE.....	20
3.2.2 THE REASONS WHY WOMEN REMAIN IN ABUSIVE RELATIONSHIPS	22
3.3 DEFINING ECONOMIC ABUSE.....	24
3.4 OVERVIEW OF ECONOMIC ABUSE.....	26
3.4.1 TYPES OF ECONOMIC ABUSE	27
3.4.2 ECONOMIC ABUSE, ECONOMIC DEPENDANCY AND ECONOMIC SELF-SUFFICEINCY	30
4. RESEARCH METHODOLOGY AND PROCESS.....	33
4.1 INTRODUCTION.....	33
4.2 PARTNERING WITH MOSAIC	34
4.3 SECONDARY DATA	35
4.4 FOCUS GROUP DISCUSSIONS	36
4.5 QUANTITATIVE ANALYSIS	39
4.6 QUALITATIVE ANALYSIS	40
4.7 ETHICAL CONSIDERATIONS FOLLOWED	41

5. RESEARCH FINDINGS	43
5.1 INTRODUCTION	43
5.2 SOCIO- DEMOGRAPHIC PROFILE OF THE MOSAIC CLIENTS	43
5.3 NORMALISING ECONOMIC ABUSE	49
5.4 EXPERIENCES OF ECONOMIC ABUSE	51
5.5 MOSAIC CLIENTS' RESPONSES TO ECONOMIC ABUSE	59
5.6 EMERGENCY MONETARY RELIEF	62
5.7 THE EFFECT OF ECONOMIC ABUSE ON WOMEN'S AGENCY TO LEAVE A VIOLENT DOMESTIC RELATIONSHIP	66
5.8 EMPLOYMENT AND EMPOWERMENT IN THE CONTEXT OF ECONOMIC ABUSE 	71
6. DISCUSSION OF FINDINGS	77
6.1 INTRODUCTION	77
6.2 THE NATURE AND EXPERIENCES OF ECONOMIC ABUSE	77
6.2.1 SOCIO-ECONOMIC PROFILE	77
6.2.2 NORMALISING ECONOMIC ABUSE	79
6.2.3 EXPERIENCES OF ECONOMIC ABUSE	80
6.2.3.1 ECONOMIC CONTROLLING BEHAVIOUR	81
6.2.3.2 ECONOMIC EXPLOITIVE BEHAVIOUR	82
6.2.3.3 EMPLOYMENT SABOTAGE	83
6.2.4 MOSAIC CLIENTS' RESPONSES TO ECONOMIC ABUSE AND ACCESSING EMERGENCY MONETARY RELIEF	84
6.3 THE EFFECT OF ECONOMIC ABUSE ON WOMEN'S AGENCY TO LEAVE A VIOLENT DOMESTIC RELATIONSHIP	87
6.4 IMPLICATIONS FOR POLICY	89
7. CONCLUSION	94
8. BIBLIOGRAPHY	97

ANNEXURE A:

MOU WITH MOSAIC	101
-----------------------	-----

ANNEXURE B:

INFORMATION FORM TO PARTICIPATE IN FOCUS GROUP DISCUSSION	104
---	-----

ANNEXURE C:

FOCUS GROUP DISCUSSION GUIDE FOR MOSAIC SERVICE PROVIDERS.....	105
--	-----

ANNEXURE D:

CONSENT TO PARTICIPATE IN RESEARCH	108
--	-----

ANNEXURE E:

MOSAIC COUNCELLING FORM.....	111
------------------------------	-----

TABLES AND FIGURES

FIGURE 1: Ecological Model	20
TABLE 1: Age of the MOSAIC clients.....	44
TABLE 2: MOSAIC clients' status	44
TABLE 3: Intimate partner relationship.....	45
TABLE 4: Average period of abuse and the period over which the abuser was known by the mosaic client	45
TABLE 5: Period of abuse.....	46
TABLE 6: Period which the MOSAIC client has known her abuser	47
TABLE 7: MOSAIC clients' employment status	47
TABLE 8: MOSAIC clients' abusers' employment status.....	48
TABLE 9: Number of children affected.....	48
TABLE 10: Types of economic abuse.....	51
TABLE 11: Referral of the MOSAIC client.....	62
TABLE 12: Type of economic abuse according to the MOSAIC clients' employment status	72

ACKNOWLEDGEMENTS

Many people have provided me with support while undertaking the research and write-up of this thesis. I would specifically like to acknowledge Prof Lillian Artz who provided supervision, support and guidance throughout the duration of this thesis. Additionally, I would like to acknowledge MOSAIC and their staff, in particular Ms Dawn Fish, whose efforts have been instrumental in the data collection component of this thesis.

I greatly acknowledge and thank all MOSAIC Court Workers, Social Auxiliary Workers, and Sexual Violence Counselors who gave of their time and insights during the data collection phase of this thesis. Without their engaging participation, this research would not have been possible. Additionally, I would like to thank my colleague, Ms Jessica Lomlin, who generously gave of her time and assisted me in conducting the focus group discussions for the data collection phase of this thesis. Furthermore, I would like to extend my warmest gratitude to my aunt, Dr Lyn Stewart, who patiently and meticulously edited this thesis.

ABBREVIATIONS AND ACCRONYMS

AIDS	Acquired Immune deficiency Syndrome
DAME	Domestic Abuse and Money Education
DVA	Domestic Violence Act, 116 of 1998
EMR	Emergency Monetary Relief
HIV	Human Immunodeficiency Virus
IPO	Interim Protection Order
PO	Protection Order
SPSS	Statistical Package for the Social Sciences

ABSTRACT

Through the perceptions of MOSAIC service providers¹, this thesis aims to examine firstly, women's experiences of economic abuse, through exploring the nature of this abuse; and secondly, how economic abuse may limit women's agency to leave a violent domestic relationship. In order to provide an understanding of the nature of economic abuse, four focus group discussions were conducted with MOSAIC service providers who assist women of abuse. Additionally, data from MOSAIC in-take forms² was used to further contextualise the MOSAIC clients' experiences of economic abuse.

As supported by other studies, the findings suggest that economic abuse has become 'normalised' and for many women experiencing economic abuse, a 'way of life'. Guided by Postmus et al (2011) typology for economic abuse and as described by the MOSAIC service providers, various interdependent forms of economic abuse, including economic controlling behaviour, economic exploitive behaviour and employment sabotage, are experienced by women. Employment sabotage is highlighted in the context of the detrimental effect it has on women's economic self-sufficiency. However, few women experiencing economic abuse initially engage the legal system for assistance. Rather women approach other informal networks first and as a last means, formal institutional structures. When engaging institutional structures, the accessing of Emergency Monetary Relief remains challenging for women filing an interim protection order and seeking to leave a violent domestic relationship.

¹ MOSAIC is a non-governmental organisation which provides assistance to youth and adults experiencing abuse and domestic violence.

² MOSAIC in-take forms are forms used by MOSAIC when assisting a client file for an interim protection order.

Economic abuse creates various structural barriers which limit women's agency to leave a violent domestic relationship. These structural barriers result in the economic dependence and limited economic self-sufficiency of women. However, as perceived by the MOSAIC service providers, a woman's economic self-sufficiency is strongly associated with her agency to leave a relationship. The employment and empowerment of women is further identified as a strong factor in a woman's agency to leave the relationship. At a policy level, socio-economic policies and strategies need to be aligned to support the economic self-sufficiency of women. Interventions aimed at preventing economic abuse require a collaborative approach from all stakeholders, and where such interventions are targeted at all levels of society.

1. INTRODUCTION

A body of research reveals that the levels of domestic violence within South Africa remain high (Dawes, de Sas Kroppiwinski, Kafaar and Richter, 2006), (Van der Hoven, 2001), (Jewkes, Penn-Kekana, Levin, Ratasaka and Schrieber, 1991), (Mathews and Abrahams, 2001). Accordingly, many studies have explored the reasons why women do not leave violent domestic relationships (Makofane, 2002), (Groenewald, 2001). In the majority of domestic violence cases explored, violence is perpetrated by a male partner against a female partner (Jewkes, Levin, Penn-Kekana, 2002), (Dawes et al, 2006). The economic dependence of a female partner on her male partner is widely acknowledged as a reason why many women do not leave violent domestic relationships (Makofane, 2002), (Groenewald, 2001), (Weaver, Sanders, Campbell and Schnabel, 2009). The economic dependence of women is perpetrated through economic abuse, a form of domestic violence (Sanders, 2014: 297). Within this regard Williamson (2010: 1412) suggests that it is the 'unseen' forms of domestic violence, notably economic abuse, which are most difficult to take in hand.

This thesis, through the perceptions of MOSAIC³ service providers, aims to examine firstly, women's experiences of economic abuse, through exploring the nature of this abuse; and secondly, how economic abuse may limit women's agency to leave a violent domestic relationship.

³ MOSAIC, a non-governmental organisation, which provides assistance to youth and adults experiencing abuse and domestic violence, agreed to provide assistance and support in my undertaking of this research. The assistance from MOSAIC involved providing access to a sample of their in-take forms as well as availing their staff, upon their consent, to participate in focus group discussions.

Few research studies have been directed at examining economic abuse as the sole focus. The research of Fawole (2008), Postmus, Plummer, McMahon, Murshid and Sung Kim (2011), Adams, Sullivan, Bybee and Greeson (2008), Usta, Makarem, and Habib (2013), Outlaw (2009), and Huang, Postmus, Wikse and Wang (2013) recommend strongly the need for further research which gives exclusive focus to economic abuse, so as to build on our empirical understanding of economic abuse. Within this context, Stylianou, Postmus and McMahon have noted that an 'understanding of economic abuse in the research literature is still in its infancy' (2013: 3188), and similarly, Fawole states: 'there is a paucity of data on prevalence and forms of economic violence, a major form of gender based violence experienced by many women and a dreadful type of gender based violence, especially in resource poor countries' (2008: 168). Likewise, Outlaw states that, 'the different forms of nonphysical abuse are important to investigate in their own right, as many victims say those aspects of the abuse had a more devastating impact on them than any physical injuries' (2009: 263). As such, there is a limited knowledge and understanding of economic abuse within domestic violent relationships and the detrimental effects thereof. Adams et al (2008: 580) highlights that a '...complete picture is needed' to understand the effect of economic abuse in the lives of women experiencing abuse. Developing an understanding of economic abuse is a prerequisite for the design and development of need-specific interventions aimed at women experiencing economic abuse (Adams et al, 2008: 580), (Stylianou, 2013: 3200). This study aims to contribute to the knowledge of economic abuse within domestic violent relationships, as well as contribute specifically to building an understanding of economic abuse within a South African context.

Economic abuse is not unique to South Africa, however the levels of domestic violence within South Africa remain high (Domestic Violence Act, 116 of 1998). Consequently, there is a need to fully understand the phenomenon of economic abuse within South Africa in order to support the decisions of policy

makers and the implementation of Domestic Violence Act, 116 of 1998, and related policies. The preamble to the Domestic Violence Act, 116 of 1998, states: 'the remedies currently available to the victims of domestic violence have proved to be ineffective'. This statement invites inquiry into how policy can further support the victims of domestic violence. It is hoped that this thesis will provide further insight into how policy - and the implementation thereof - can further support women experiencing economic abuse.

2. KEY COMPONENTS OF THE THESIS

This thesis is divided into a further four sections. The next section- *background (section 3)*, provides an overview of domestic violence and economic abuse. It provides a backdrop and context for the findings and discussion of this thesis.

The following section (*section four*), outlines the *methodology* used in the study, indicating how the study was implemented, its limitations and the ethical considerations followed.

The *findings* are then presented (*section five*), according to a thematic approach. Thereafter (*section six*), the findings are *discussed* and recommendations for policy are put forward. In the final section of this thesis, (*section seven*) the aims and key findings of this thesis are revisited and areas for future research are proposed.

3. BACKGROUND

3.1 DEFINING DOMESTIC VIOLENCE

As iterated in the preamble to the Domestic Violence Act, 116 of 1998, domestic violence in South Africa remains a serious problem. Men, women, boys and girls can be victims of domestic violence, but it is primarily women and children who are victims. In the majority of domestic violence cases explored, violence is perpetrated by a male partner against a female partner. Accordingly, the Domestic Violence Act, 116 of 1998, puts forth that domestic violence effects the 'most vulnerable members in society' and the victims of domestic violence are moreover women and children. Additionally as noted in the DAME study, 'domestic abuse...affects every community regardless of race, ethnic or religious group, age, social class, sexuality, disability or lifestyle' (2012:15). As such, domestic violence remains a global challenge affecting primarily women and children of all origins, backgrounds and socio-economic statuses.

Within South Africa, and according to the South African Domestic Violence Act, 116 of 1998, 'a domestic relationship is defined as a relationship between a complainant and respondent', where:

- a) *They are or were married to each other, including marriage according to any Law, Custom or Religion;*
- b) *They (whether they are of the same or opposite sex) live or lived together in a relationship in the nature of marriage, although they are not, or were not, married to each other, or are not able to be married to each other;*
- c) *They are the parents of a child or any person who have or had*

parental responsibility for that child (whether or not at the same time);

d) They are family members related by consanguinity, affinity or adoption;

e) They are or were in an engagement, dating or customary relationship, including an actual or perceived romantic, intimate or sexual relationship of any duration or;

f) They share or recently shared the same residence.

The Act thus recognises and defines a domestic relationship as inclusive, acknowledging the variety of domestic relationships within South Africa. As indicated by Van der Hoven, 'it applies to a wide range of people, namely any victim who is in a domestic relationship and not only to parties to a marriage' (2001: 21). Similarly, the definition of 'domestic violence', as conceptualised in the Act, acknowledges the multidimensionality of the phenomenon and puts forward an all-encompassing definition of domestic violence (Van der Hoven, 2001: 13). Accordingly, the Act defines domestic violence by either of the following forms of abuse:

a) Physical abuse:

Any act or threatened act of physical violence towards a complainant;

b) Sexual abuse:

Any conduct that abuses, humiliates, degrades or otherwise violates the sexual integrity of the complainant;

c) Emotional, verbal and psychological abuse:

A pattern of degrading or humiliating conduct towards a complainant including-

Repeated insults, ridicule or name calling,

Repeated threats to cause emotional pain,

The repeated exhibition of obsessive possessiveness or jealousy, which is such as to constitute a serious invasion of the complainant's privacy, liberty, integrity or security;

d) Economic abuse:

The unreasonable deprivation of economical or financial resources which the Complainant is entitled to under the law or which the Complainant requires out of necessity, including household necessities for the Complainant, and mortgage bond repayments or payment of rent in respect of the shared residence, or

The unreasonable disposal of household effects or other property in which the Complainant has an interest;

e) Intimidation:

Uttering or conveying a threat, or causing a complainant to receive a threat, which induces fear;

f) Harassment:

Engaging in a pattern of conduct that induces the fear of harm to a complainant including-

Repeatedly watching, or loitering outside of or near the building or place where the complainant resides, works, carries on business, studies or happens to be,

Repeatedly making telephone calls or inducing another person to make telephone calls to the complainant, whether or not conversation ensues,

Repeatedly sending, delivering or causing the delivery of letters, telegrams, packages, facsimiles, electronic mail or other objects to the complainant,

g) Stalking:

Repeatedly following, pursuing, or accosting the complainant;

h) Damage to property:

The wilful damaging or destruction of property belonging to the complainant, or in which the complainant has a vested interest;

i) Entry into the Complainant's residence without consent, where the parties do not share the same residence or;

j) Any other controlling or abusive behaviour towards a Complainant or such conduct that harms, or may cause permanent harm to, the safety, health or well-being of the Complainant.

The Act progressively identifies the multiple forms of domestic abuse, notwithstanding only physical, sexual and emotional abuse, but extends to other forms of abuse such as economic abuse.

3.2 OVERVIEW OF DOMESTIC VIOLENCE IN SOUTH AFRICA

Violence in South Africa is on the increase. The increase in violence in South Africa is aligned with global trends; however it is considered unmatched to any other country. More than 40 per cent of men reported being physically violent towards a partner and between 40 per cent and 50 per cent of women reported being a victim of domestic violence (Dunkle, Jewkes, Brown, 2004: 1415-1421). In the same study, 28 per cent of men interviewed indicated they had perpetrated rape (Dunkle, et al, 2004: 1415-1421). In a cross-sectional study conducted by Jewkes et al within the three South African provinces, it was found that, 'emotional, financial [economic] and physical abuse are common features of relationships and that many women have been raped' (1991:1).

An inquiry into domestic violence in South Africa suggests South Africa to have one of the highest incidences of violence against women relative to

international standards (Jewkes, 2002: 1640), (Dawes et al, 2006: 225). Dawes et al (2006: 225-226) identify a lack of representative research concerning domestic violence within the South African context. Although a global phenomenon (Van der Hoven, 2001: 13), reliable explanations concerning domestic violence within South Africa are needed; and accordingly should be developed within a South African perspective.

The South African national statistics for domestic violence are problematic given that domestic violence is not a 'specific' offence (Artz, 2014). The offences comprising the Domestic Violence Act are therefore included within a range of other common law offences such as 'assault, assault with intent to do grievous bodily harm, attempted murder and statutory offences such as rape and other forms of sexual offences as per the Sexual Offences Act' (Artz, 2014). According to Artz (2014) domestic violence is therefore 'hidden' within the official South African police statistics. The first national study of domestic violence which measured the behaviour of both men and women was reported on in 2006 (Dawes et al, 2006: 225). This study found that up to 20 per cent of South Africans have experienced violent physical assault in the period of their relationship with their partner (Dawes et al, 2006: 233). Globally, Garcia-Moreno, Jansen, Ellsberg, Heise and Watts (2006), report that based on population surveys, 'between 15 per cent and 71 per cent of ever partnered women have been either physically or sexually assaulted by an intimate partner at some time in their lives' (cited in Vyas & Watts, 2009: 577).

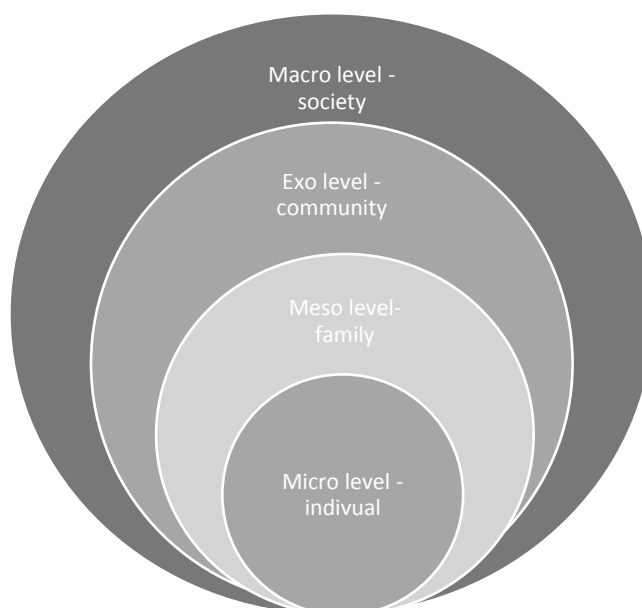
In the fields of academia, studies concerning domestic violence have given focus to, among other areas, the causal and risk factors in domestic violence and the reasons why women remain in abusive relationships. These two areas of study are discussed below.

3.2.1 CAUSAL FACTORS IN DOMESTIC VIOLENCE

Dawes et al state that an understanding of the causes involved in domestic violence need to acknowledge the '...multiple pathways leading to partner violence' (2006:227); and as Groenewald claims, '...thus no one factor can be labelled the reason why these women remain' in abusive relationships (2001: 61).

In an effort to account for the 'multiple pathways' which simultaneously and interdependently interact in the perpetration of domestic violence, Dawes et al (2006: 227) advocate the use of an ecological framework in building an understanding of the causal and risk factors in domestic violence. The framework allows for an analysis of the multiplicity of factors interacting on the micro, meso, exo and macro levels in society (Dawes et al, 2006: 227). As an encompassing approach, the ecological framework contributes to a systemic understanding of the causes involved in domestic violence (Dawes et al, 2006: 227).

FIGURE 1: ECOLOGICAL MODEL



At a macro level, the patriarchal regulation of society is identified as a causal factor in domestic violence. The family, economy, and religion are among the identified patriarchal institutions, which are perceived as causal factors in the perpetration of domestic violence. These social institutions, as governed by patriarchal ideologies, work simultaneously to reinforce the others. Therefore at the meso level of the family unit, patriarchal socialisation facilitates the 'normalisation' and thus maintenance of gender oppression. Van der Hoven explains: 'Many women do not even realise that they are being victimised by their husbands. They view abuse as part of their culture and accept their inferior position in society' (2001:24). From this viewpoint, at the individual micro level, identity is constructed. Through various individually subjective degrees, patriarchal traditions, views, perceptions and attitudes are internalised. The 'legitimation' of social behaviour and discourse, as guided by patriarchal traditions, views, perceptions and attitudes, are defined in relation to meeting the socialised norms and societal expectations. Women thus internalise at an early age in their livelihoods the normalised patriarchal ideologies.

Similarly, Jewkes et al (2002:1604-1605) highlight the early onset of the perpetration of gender-based violence. Consistently, this indication of youth-based gendered violence, illustrates the prominent role of socialisation afforded to the family unit, and the major role the family unit constitutes in transferring the 'normative' family values, beliefs and morals to the child's identity (Jewkes et al, 2002: 1604-1605). The relativity of the family's morality code partially accounts for divergences in values, beliefs, morals, and so forth of groups within society. What constitutes as 'violence' will differ subjectively from person to person, from group to group, and from community to community within a given society. How a person sees violence is constructed upon the individual, family, community and societal level of the person's social environment.

It is regularly cited that a woman's attempt to leave an abusive relationship is frequently followed by increased interpersonal violence (Makofane, 2002: 91). Jewkes et al (2002) suggests that the male partner becomes violent when patriarchy is no longer effective in keeping women in their 'biological place' (Prozesky, 2007). Groenewald (2001: 53, 60) maintains that often a woman's attempt to involve legal authorities has the effect of their male partner becoming increasingly violent. Groenewald (2001: 53) links this trend to patriarchal ideologies which perceive the 'home' to be a private domain and women as the 'property' of their male partners. In the results of her study, Groenewald (2001: 60) accounts the lack of 'fear and/or respect toward the law' of the abusive partners as a further challenge in eradicating the practice of domestic violence. The lack of 'fear' apparent in the actions of abusive partners could possibly demonstrate how the practice of domestic violence within society has become 'normalised'.

3.2.2 THE REASONS WHY WOMEN REMAIN IN ABUSIVE RELATIONSHIPS

Makofane (2002) and Groenewald (2001) address the factors which compel women to remain in abusive relationships. Makofane (2002: 85) illustrates the personal and structural constraints which inhibit women from leaving their partners. Similarly, Groenewald (2001: 61) identifies an 'interdependent relationship' between the emotional and personal characteristics of the victim, and the victim's relative structural barriers, as accounting for the factors which persuade women to remain in abusive relationships.

In the context of personal and emotional factors, Makofane importantly states: 'a battered woman's perception of her situation plays a crucial role in her decision to stay or leave the abusive relationship' (2002: 85). The 'battered woman's' perception is often inclusively shaped by the nature of patriarchal

institutions. Within the realm of patriarchy, Muandeni (2002: 268) in her study among Botswanan women identifies 'socialisation and cultural factors' as a significant barrier preventing women from leaving the abusive relationship. Muandeni explains that the 'inferior status of women and their sub-ordinate position' in Botswanan society is highlighted as a reason which prevents women from leaving abusive relationships (2002: 268). In addition to personal and emotional factors, numerous structural constraints challenge a woman's ability to leave her situation: for example, where she is to go to and how she is to support herself, and very possibly her children, if unemployed and socially isolated. Groenewald explains the 'interdependency' of such factors, where she implicates the structural factors to '...reciprocally influence emotional factors' (2001: 61). Thus as Makofane (2002: 268) perceives, the abused woman's situation is structured by the interplay between both internal-personal and external-structural factors.

Although the interdependency of factors, as outlined by Groenewald (2001), Makofane (2002) and Maundeni (2002) provide an understanding for why many women do not leave domestic violent relationships, the economic dependence of female partners on their male partners is repeatedly identified as a primary structural factor influencing women's decisions to remain in domestic violent relationships. In the context of economic dependence, Maundeni (2002: 266-269) highlights the 'fear of economic hardship' and inadequate 'social services' as real barriers women experience in attempting to leave violent domestic relationships. A direct implication of economic abuse is therefore the economic dependency of a woman on her partner; and where her economic dependency greatly limits her agency and therefore ability to leave the relationship.

3.3 DEFINING ECONOMIC ABUSE

The South African Domestic Violence Act, 116 of 1998, defines economic abuse specifically as:

- a) The unreasonable deprivation of economical or financial resources which the Complainant is entitled to under the law or which the Complainant requires out of necessity, including household necessities for the Complainant, and mortgage bond repayments or payment of rent in respect of the shared residence or;*
- b) The unreasonable disposal of household effects or other property in which the Complainant has an interest.*

According to Fawole, economic abuse is defined as: '... when the abuser has complete control over the victim's money and other economic resources or activities' (2008: 168). Fawole explains: 'economic violence [abuse] towards women occurs when a male abuser maintains control of the family finances, deciding without regard to women how the money is to be spent or saved, thereby reducing women to complete dependence for money to meet their personal needs' (2008: 168). Similarly, Lambert and Firestone describe economic abuse '...as the control of the use and availability of money' (2000: 55). Lambert and Firestone explain that 'economic abuse may include preventing a woman from working outside the home and earning an independent income, preventing her participation in money-spending decisions and refusing her money for basic household necessities' (2000: 55). As a way of defining economic abuse, Haung et al (2013: 781) describe the difference between economic abuse and normal financial behaviour. According to Haung et al: 'the difference between economic abuse and normal patterns of financial decision making in relationships is control. It is common for one partner to manage most of a couple's finances, but abuse occurs when one partner does not allow the other any say in financial decisions, and controls her work activities

and use of income' (2013: 781). Similarly the DAME study suggests that often 'it is very difficult for victims to recognise abuse which is of an economic or financial nature: it may develop slowly and insidiously, so that what at the outset could be seen perhaps as protectiveness can become increasingly controlling' (2012: 19), (Women's Aid, 2014). 'Control' is thus identified as the underlying and defining characteristic of economic abuse. However, economic abuse, as defined within the South African Domestic Violence Act, 116 of 1998 and outlined above, identifies 'unreasonable deprivation and disposal' as the defining characteristics of economic abuse.

In the context of economic abuse, the Act makes provision for Emergency Monetary Relief (EMR) when applying for an interim protection order (IPO). EMR is defined by the Act to include: 'compensation for monetary losses suffered by a complainant at the time of the issue of a protection order as a result of domestic violence'. Losses and expenses identified by the Act to be covered by EMR include:

- a) Loss of earnings;*
- b) Medical and dental expenses;*
- c) Relocation and accommodation expenses; or*
- d) Household necessities.*

EMR thus makes provision for the economic security of the complainant at the time of seeking a protection order, thereby ensuring loss of earnings, any medical expenses, accommodation and household necessities are provided for and or compensated. However, as identified by Artz, the granting of EMR has been 'controversial' and is subject to the '...varied opinions and discretions' of Magistrates within South Africa, as well as the '...capacities of the lower courts to implement the Act' (2004: 26-27). Artz describes two polar opinions in the granting of EMR by Magistrates: for some magistrates any form of economic

abuse committed by the abuser should be compensated and accordingly EMR should be granted to the complainant when applying for an IPO; however, for other magistrates, the granting of EMR should only be considered 'to cover expenses that are the "direct result of domestic violence"' (2004: 26-27). Artz (2004: 26-27) interprets this latter opinion of some Magistrates as not acknowledging economic abuse as a 'real form of domestic violence', thereby explaining their reluctance to grant EMR in IPO where economic abuse has been reported.

3.4 OVERVIEW OF ECONOMIC ABUSE

A review by Fawole (2008: 168-170) reveals that research on domestic violence has primarily focused on other forms of abuse, other than economic abuse. She states: 'there is a paucity of data on prevalence and forms of economic violence, a major form of gender based violence experienced by many women and a dreadful type of gender based violence, especially in resource poor countries' (Fawole, 2008: 168). This statement is corroborated by Postmus et al (2011: 411) and Adams et al (2008: 580) who additionally found that there is a 'lack of empirical understanding of economic abuse'. In contributing to the empirical understanding of economic abuse, the National Department of Social Development commissioned a study to assess the nature and prevalence of domestic violence within South Africa. This study found 48 per cent of women sampled had experienced economic abuse (2008: 77). In a study conducted by Bollen, Artz, Vetten and Louw (1999: 19) which surveyed women within three South African cities, 58 per cent of women were found to have experienced some form of economic abuse. In a National Gender-Based Violence Study undertaken in Malawi, Pelser, Gondwe, Mayamba, Mhango, Phiri and Burton (2005: 9) found only 28 per cent of women sampled had experienced economic abuse. However, internationally in a study conducted by Postmus et al (2011:411), 94 per cent of their sample of women were found to

have experienced 'some form of economic control', 79 per cent to have experienced 'economic exploitive behaviours' and a further 78 per cent of their sample to have experienced 'employment sabotage' (2011: 411). Adams et al (2008:571) found, in their research for developing a scale for economic abuse, that the overwhelming majority of their sample, 99 per cent, had experienced some type of economic abuse. Similarly in a study by Outlaw (2009: 266) which compared physical and nonphysical abuse, a high 97.2 per cent of respondents had experienced economic abuse in comparison to 92 per cent who had experienced physical abuse. The comparison made by Outlaw (2009: 266) suggests economic abuse to be as prevalent as physical abuse in domestic violent relationships.

3.4.1 TYPES OF ECONOMIC ABUSE

Adams et al describes economic abuse as involving 'behaviours that control a woman's ability to acquire, use, and maintain economic resources, thus threatening her economic security and potential for self-sufficiency' (2008: 564). According to Adams et al, preventing women's *resource acquisition* includes behaviours which prevent women from '...obtaining and maintaining employment' (2008: 565). This behaviour also includes preventing women from taking part in '...self- improvement activities aimed at increasing their marketability in the labour force and heightening their chance of obtaining a decent job' (Adams et al, 2008: 565). Prevention of *resource use*, is explained by Adams et al to involve the 'prevention of women from using resources that they already have' (2008: 566). This form of abuse specifically manifests through the 'exercise of power and control over how resources are distributed and by monitoring how they are used' (Adams et al, 2008: 566). Specifically, according Adams et al, partners 'strictly limit their access to household necessities such as food' and or limit '...the amount of money to be spent on household necessities' (2008: 566). *Exploiting* women's resources is described by Adams et

al to include behaviours which involve 'intentionally depleting women's available resources as a means of limiting their options' (2008:567). According to Adams et al this behaviour manifests through partners '...stealing their partner's money, creating costs and generating debt' (2008:567).

The importance of the work of Postmus et al (2011) on economic abuse, economic dependency and economic self-sufficiency, deems it is central to the analysis of this section. Postmus et al describe the practice of economic abuse as illustrated by Fawole (2008) and Adams et al (2008) as a 'tactic' used by the abuser in the domestic violent relationship (2011: 411). Similar to Adams et al (2008) Postmus et al identify and classify three types of economic abuse, including: '*controlling behaviour*', '*exploitive behaviour*' and '*employment sabotage*' (2011: 419). The findings from the Postmus et al (2011) study provide a classification of the behaviours for each of the three forms of economic abuse. Postmus et al identify the following behaviours as economic *exploitive behaviour*: 'paying bills late or not paying bills; spending money needed for rent or other bills; and building up debt in their partner's name' (2011: 420). *Economic controlling behaviours* are identified as: 'demanding to know how money was spent; making important financial decisions without partner consultation; withholding financial information; forcing the female partner to ask the male partner for money; and demanding that the female partner provide receipts and or change when money is spent' (Postmus et al, 2011: 420), (Usta et al, 2008: 361 -364) . Finally, behaviours identified as *employment sabotage* involve: 'doing things to prevent the female partner from going to work; demanding that the female partner quit her job; threatening the female partner to make her leave work; and perpetrating physical violence if the female partner says she needs to get a job' (Postmus et al, 2011: 420).

In her research Fawole (2008) provides further context to the types of economic abuse as defined and outlined by Postmus et al (2011) and

exemplifies their interdependency. For example, '*controlling behaviour*' and '*exploitative behaviour*' (Postmus et al, 2011) are contextualised by Fawole, as behaviour which includes prescribing stringent financial 'allowances' to women or coercing women to beg for money (2008: 168-169). Further examples include 'restricting or withholding money needed for necessities, taking women's money, prohibiting women independent access to money, excluding women from financial decision making, damaging their property, and refusal to financially contribute' (Fawole, 2008: 169). This contextualisation is further in line with the definition of economic abuse as provided for in the Domestic Violence Act (116 of 1998). Fawole's contextualisation makes reference to the withholding of funds for basic necessities, however does not make reference to mortgage, bond or rental payments as explicitly detailed in the Act.

The Domestic Act (116 of 1998), does not, however, specifically make provision for '*employment sabotage*' – the third type of economic abuse (Postmus et al, 2011). Fawole contextualises '*employment sabotage*' as behaviour which includes preventing women from accessing education and employment (2008: 169). Tolman and Wang identify the following actions as contributing to *employment sabotage*, 'keeping a partner from sleeping, destroying work clothes or job applications, threatening or using force to impede her leaving for work or job interviews' (2005: 148). Postmus et al (2011: 413) refer to the findings from a research study in the United States post welfare reform. From these findings, up to 59 per cent of women were discouraged or prohibited from accessing employment opportunities and or taking on employment; up to 56 per cent of women who were employed, were harassed by their partners at their work (Postmus et al, 2011: 413). Arriving at work late or missing or leaving work early due to abuse was accounted for by up to 85 per cent of women; and up to 52 per cent of women indicated to have lost their employment due to the domestic violence they experienced (Postmus et al, 2011: 413).

Stylianou et al (2013: 3200) identify that the different forms of economic abuse, as described above (economic control, economic exploitive behaviour and employment sabotage) need to be understood in their unique form, given that each form of economic abuse may require an individualised, tailored intervention. For example, Stylianou et al (2013: 3200) highlight that the 'tactics' utilised in economic sabotage are far more 'overt' as opposed to the 'covert' tactics used in 'economic control' and 'economic exploitive behaviour'. These 'covert tactics' may in some scenarios be construed as 'normal financial behaviour' among intimate partners thereby requiring a different intervention to behaviours which are more 'overt' (Stylianou, 2013: 3200).

3.4.2 ECONOMIC ABUSE, ECONOMIC DEPENDANCY AND ECONOMIC SELF-SUFFICEINCY

Postmus et al (2011) found economic abuse to be positively correlated with a female partner's decrease in economic self-sufficiency. Postmus et al defines economic self-sufficiency as 'the ability to maintain long term employment with wages that keep individuals out of poverty' (2011: 414). In the context of employment and economic self-sufficiency, Vyas and Watts (2009: 578) state specifically that domestic violence negatively affects women's ability to work and earn an income. A consequence of women's inability to work or earn an income is thus increased economic dependency on her abuser and limited economic self-sufficiency. With this view, Usta et al report that 'a direct consequence of economic abuse is that the survivor becomes economically dependent on the abuser, creating a critical obstacle for many women who are attempting to leave abusive partners' (2013: 357). Similarly in the context of economic dependency, Weaver et al describe the 'lack of access to economic resources which makes women and children dependant on abusive partners' (2008: 570), (Sanders, 2014: 298). Tolman and Wang note that, additionally, 'abusive partners may block women's attempts to go to work, in

part, because economic self-sufficiency may challenge abusers' control' (2005: 147). Weaver et al report that, 'evidence indicates that abusive partners often engage in tactics that negatively affect women financially and undermine their efforts to become economically dependent' (2008: 571), (Sanders, 2014: 297-298). The perpetration of 'employment sabotage' and the prevention of 'resource acquisition' through employment therefore directly contributes to a woman's economic dependency and decrease in economic self-sufficiency. In turn, the dependency acts as a structural barrier limiting a woman's agency to leave the violent relationship.

Postmus et al (2011:414) highlight both structural and personal barriers which challenge women's economic self-sufficiency. The structural factors are concentrated on both employment and access to regular income, as well as race and class. Postmus et al (2011:414) identify limited employment opportunities and low wages, as well as limited training and coaching, as examples of structural barriers within the workplace. Race and class are seen as influencing self-sufficiency 'due to perceived or actual experiences of racism and lack of sustainable wages' within the workplace (Postmus et al, 2011:414). Personal barriers identified by Postmus et al relate to a 'fear of change or failure, mental or physical health problems... and a lack of social capital' (2011: 415). The interplay between the structural and personal barriers to economic self-sufficiency therefore further challenges the attainment of economic self-sufficiency for women experiencing violent domestic relationships.

In a study conducted by Basu and Famoye (2004: 457), it was found that a lower level of economic dependence was associated with less violence. Correspondingly, the findings of Basu and Famoye (2004: 468) suggest that the higher the level of economic self-sufficiency of the female partner, the lower the level of domestic violence. This relationship between economic dependence and violence is also confirmed by Farmer and Tiefenthaler who found that a

'female partner's income and other financial assistance received is associated with a decrease in violence' (1997: 337). Basu and Famoye note that '...the literature on Violence Against Women suggests that the economic status and/or condition of the partners, especially the female, plays a crucial role in the violent nature of the relationship' (2004: 458). Similarly, Bowlus and Sietz found in their research that 'employment reduces the likelihood a husband abuses his wife' (2006: 1115). However, as Basu and Famoye (2004: 458) report, few studies have directed a sole focus on identifying the relationship between economic dependence and domestic violence. Similarly, Tolman and Wang state that, 'the link between domestic violence and employment has not been strongly demonstrated in previous research' (2005: 149).

4. RESEARCH METHODOLOGY AND PROCESS

4.1 INTRODUCTION

This thesis, through the perceptions of MOSAIC service providers, aims to examine firstly, women's experiences of economic abuse, through exploring the nature of this abuse; and secondly, how economic abuse may limit women's agency to leave a violent domestic relationship. In the context of women and children being overwhelmingly the victims of domestic violence, and the perpetrators of the abuse being intimate partners, this study has focused on heterosexual relationships, specifically where a female MOSAIC client is economically abused by her male partner or ex-partner.

MOSAIC, a non-governmental organisation which provides assistance to youth and adults experiencing abuse and domestic violence, agreed to provide assistance and support in my undertaking of this research. The assistance from MOSAIC involved providing access to a sample of their in-take forms as well as availing their staff, upon their consent, to participate in focus group discussions. In order to provide an understanding of the nature of economic abuse, this research provides narrative descriptions from MOSAIC service providers who assist women of abuse. The data from the in-take forms provides further context to the MOSAIC service providers' descriptions of economic abuse.

The methodology guiding this study is both qualitative and quantitative in approach and involved two phases. The first phase involved the quantitative analysis of secondary data from a purposive sample of MOSAIC in-take forms over the period March 2011 to March 2012. The second phase of this study included conducting four focus group discussions. Focus groups were

conducted with MOSAIC Court Workers, Social Auxiliary Workers, and Sexual Violence Counselors.

The processes followed in partnering with MOSAIC, undertaking the two phases of data collection, namely through a secondary data review and focus group discussions, the analysis of this primary and secondary data, as well as the ethical considerations followed in this study are explained in further details below.

4.2 PARTNERING WITH MOSAIC

Prior to commencing the research for my thesis I was introduced by Prof Lillian Artz to MOSAIC. MOSAIC is a non-governmental organisation which was established in 1993 to deliver community based services to survivors of abuse and domestic violence (MOSAIC, 2014). MOSAIC'S head office is in Cape Town and services the Western Cape; through partnerships, services are additionally provided to the Northern Cape and Eastern Cape (MOSAIC, 2014). MOSAIC'S specific focus concerns 'preventing and reducing abuse and domestic violence, particularly for youth and women living in disadvantaged communities' (MOSAIC, 2014). Given the existing relationship between MOSAIC and the Gender, Health and Justice Unit of the University of Cape Town, and the alignment of my research to their core work, I requested the support and assistance of MOSAIC in the data collection phase of this thesis. In September 2012, an introductory meeting was held where I was given the opportunity to introduce the aims of my research to MOSAIC and seek their support in the undertaking of my data collection. Upon MOSAIC's agreement, a memorandum of understanding was drawn up between myself and MOSAIC (please refer to Annexure A) in order to define the relationship and the parameters of my research. Thereafter, my research proposal and accompanying focus group discussion guide for this study was submitted to

MOSAIC for their comment and approval. On approval, I was referred to Ms Dawn Fish of MOSAIC, who provided assistance with the logistical arrangements for the data collection phase of this thesis. Ms Fish provided assistance with both the scheduling of the focus group discussions as well as ensuring I had access to the MOSAIC in-take forms in a timely manner. The specific process involved in undertaking the focus groups and reviewing the secondary data is explained in the following two sections.

4.3 SECONDARY DATA

MOSAIC provides services to sixteen courts within South Africa. When a MOSAIC client files for a protection order, a MOSAIC in-take form (please refer to Annexure E) is completed for the MOSAIC client by MOSAIC at the respective court of application. The form captures both demographic information as well as information relating to the abuse experienced by the MOSAIC client. The demographic information records information about the client's sex, race, marital status, age as well as the employment status of both the client and the client's abuser. Data captured relating to the abuse includes who the client was referred by, who the client is abused by, the period of abuse, the period over which the abuser has been known by the MOSAIC client, the specific type of abuse/s experienced, the number of children affected by the abuse, whether the MOSAIC client is pregnant or has an HIV/AIDS concern, and whether the abuser has access to or has a gun. The form additionally records data for the client's plan of action, specifically what recourse will be pursued, where the client will be referred to, whether a criminal charge has been laid and whether an interim protection order (IPO) has been granted and the return date thereof.

The MOSAIC in-take forms from the Khayelitsha Court and the Atlantis Court over the period March 2011 to March 2012 were obtained from MOSAIC and reviewed. All client identifying information on the in-take forms from Khayelitsha

and Atlantis was removed by MOSAIC prior to their hand-over of the forms. By removing all identifying information, MOSAIC clients' anonymity was ensured and their clients were not placed at inherent risk of harm or danger.

Once the in-take forms from the two courts had been reviewed, purposive sampling was undertaken. Purposive sampling is explained by Bless and Higson-Smith as involving the 'selection of units that are judged to be the most common in the population under investigation' (2005: 92). Accordingly, the forms where economic abuse had been perpetrated by either a male partner or ex-partner were selected and separated from the other in-take forms. The selected forms amounted to 1045 forms and formed the secondary dataset sample. Select demographic variables and variables relating to the economic abuse were then captured in Microsoft Excel from each form. The variables captured included the MOSAIC clients': sex, race, marital status, age, the person, organisation or institution who had referred them to the court, who their abuser was, the period they had known their abuser, the period over which the abuse had taken place, whether they were employed, whether their abuser was employed, the type of economic abuse experienced and the number of children affected by the abuse.

4.4 FOCUS GROUP DISCUSSIONS

At the time of undertaking the data collection component of this thesis, MOSAIC employed twenty-three Court Workers, eleven Social Auxiliary Workers, and seven Sexual Violence Counselors. All Court Workers, Social Auxiliary Workers and Sexual Violence Counselors were asked to participate in the focus group discussions for this study. Focus group discussions were chosen as the qualitative data collection method for two reasons. Firstly, as described by Babbie and Mouton, '[focus group discussions provide the] opportunity to observe a large amount of interaction on a topic in limited time' (2005: 292).

Secondly, focus groups provide the space for participants to discuss the 'similarities' and 'differences' of a particular topic together (Babbie and Mouton, 2005: 292). The 'similarities and differences in participant opinions and experiences' can be reached timeously, whereas such conclusions through individual interviews would require 'post hoc analyses from separate statements from each interview' (Babbie and Mouton, 2005: 292). Therefore, focus group discussions were deemed an appropriate means of data collection for this study, given the nature of this study, as well as the inherent benefits of focus group discussions.

Prior to the commencement of the fieldwork, all Court Workers, Social Auxiliary Workers, and Sexual Violence Counselors were given a letter informing them of the study and requesting their voluntary participation in a focus group discussion (please refer to Annexure B). As participants were asked to participate on a voluntary basis, it was emphasised to participants that they would be allowed to decline involvement in this study at any stage during the focus group discussion without any negative consequences.

Given that all participants volunteered to participate, it was decided that four focus groups would be conducted in order to include all participants. All four focus group discussions were conducted in November 2012 and lasted between an hour and a half and two hours. The focus group discussions were conducted over two afternoons, after the monthly MOSAIC debriefing session held at the MOSAIC offices in Wynberg, Cape Town. On each afternoon before the commencement of the focus group discussions, I presented a short presentation to the focus group participants on the aims of my research as well as a brief background on economic abuse.

In order to limit the time provided by the participants, two focus group discussions were held concurrently on each afternoon. Two focus groups were

held with Court Workers on one afternoon; and on another afternoon, two focus group discussions were held concurrently with Social Auxiliary Workers and Sexual Violence Counselors. As the focus group discussions were conducted on each day concurrently, a colleague assisted in facilitating one focus group discussion, while I facilitated the other.

The two focus group discussions conducted with the Court Workers, consisted of eleven participants in one focus group and twelve participants in the other. Each Court Worker participant was randomly assigned to one of the two focus groups. The two focus group discussions conducted with the Social Auxiliary Workers and Sexual Violence Counselors consisted of nine participants in each group. Again, the Social Auxiliary Workers and Sexual Violence Counselors were randomly assigned to one of the two focus groups. Once participants had been assigned to their respective focus group, the focus group facilitator (myself or Ms Jessica Lomlin) took the participants carefully through the informed consent form (please refer to Annexure D). Each participant was given two informed consent forms; one to keep for their records and the other to sign upon their consent to participate in the focus group discussion.

The focus group discussions were guided by a schedule of questions which were posed to the group (please refer to Annexure C). These questions served primarily as a guide to encourage the participants' discussion and engagement around the core themes of: their clients' understanding economic abuse, the frequency of the abuse, their clients' experiences of economic abuse, their clients' responses to economic abuse, the role employment plays in the context of economic abuse, the role of economic self-sufficiency in the context of economic abuse, and the ways economic abuse may limit their clients' agency to leave a violent domestic relationship. To provide for rich, in-depth participant responses, participants were encouraged to respond in their language of

choice; where necessary translations were provided so that both interviewer and interviewees were able to understand each other.

4.5 QUANTITATIVE ANALYSIS

The selected secondary data from the in-take forms was initially captured in Microsoft Excel. Thereafter the data was exported into SPSS version 20 and a quantitative secondary analysis performed. A secondary data analysis is an analysis of primary data that has already been collected and where the primary data is used for a different purpose to that intended in the secondary analysis. The primary data collected by MOSAIC through the in-take forms is collected in order to maintain a client record. For this study, the data has been used to further understand the extent women experience economic abuse through exploring the nature of the abuse. However, in undertaking a secondary analysis, limitations are placed upon the study, as the primary data is collected for a different purpose to that intended in the secondary analysis. For the purpose of this study, this limitation of a secondary analysis is offset by the advantages of undertaking a secondary analysis. A secondary analysis uses fewer resources than primary data collection and is thus both cost- and time-effective. Accordingly, a study utilising secondary data consequently allows for greater time and resources to be spent on analysing the data as opposed to collecting the data (Boslaugh, 2007), (Babbie and Mouton, 2005: 264-265).

The quantitative analysis performed in this study was primarily descriptive. In order to provide a description of the dataset, a univariate analysis was initially undertaken which involved running a basic frequency test for all variables. Thereafter, a bivariate analysis was conducted to explore the trends and patterns in the data relating to economic abuse. For this analysis various cross-tabulations among the variables of the dataset were explored. In order to explore the extent of the relationship between two or more variables in the

dataset, and as the dataset consists largely of categorical data, a chi-square analysis was undertaken to assess the significance of the relationship between two variables.

4.6 QUALITATIVE ANALYSIS

The four focus group discussions conducted were recorded on audio tapes, with the prior consent of all participants. Full transcriptions of the focus group discussions were undertaken following the period of data collection. Additionally, immediately following the focus group discussions, I met with my colleague who had assisted in the facilitation of the focus group discussions. This debriefing session provided the space to consolidate my colleague's recollections and feedback. The most salient, important, useful and/or unexpected answers received for each of the questions discussed in the focus group she had facilitated, were discussed.

Following the transcription, capturing and cleaning of the qualitative data, a thematic analysis of the data was undertaken. A condition for undertaking a thematic analysis is to become 'familiar' with the dataset (Braun & Clarke, 2006: 16). This was particularly pertinent as I did not facilitate all the focus group discussions. Therefore, at the start of the analysis, all data was closely scrutinised and 'read', according to Braun and Clarke, in an 'active way' so as to identify emerging 'meanings and patterns' within the data (2006: 16). During this phase in the analytic process, initial ideas can be developed and further expanded upon as the analysis deepens.

Following the familiarisation with the dataset, temporary categories, in the form of brief descriptions, were systematically allocated to corresponding extracts of the dataset. This process was 'data-driven', meaning the temporary

categories drawn are dictated by the data. This stage in the analytic process allowed for the data to be logically organised and collated prior to applying potential themes (Braun & Clarke, 2006: 18 -19).

Through an inductive thematic process, the categories of similar meaning, as created in the former analytic stage, were then grouped together into respective themes. A theme according to Braun and Clarke '...captures something important about the data, in relation to the research question and represents some level of patterned response or meaning within the dataset' (2006: 82). As an analytic process, a thematic map representing the themes was then developed. The thematic map served as the basis for the review and refinement of the selected themes. Once the themes were refined and consolidated, the findings per theme and the narrative supporting the theme were written up.

4.7 ETHICAL CONSIDERATIONS FOLLOWED

During this study, all measures to safeguard participants were put in place so as to ensure participants suffered no intended harm or consequences as a result of participating in the study.

Accordingly, any identifying information captured in the MOSAIC in-take forms was omitted by MOSAIC prior to the hand-over of the forms. By removing all identifying information, the anonymity of MOSAIC's clients was ensured. Additionally, by removing all identifying information, the MOSAIC clients were not placed at inherent risk of danger or harm.

All focus group participants were invited to take part on a voluntary basis. Participants were informed as to what the information they were providing was for and how it would be used. Participants were free to not answer questions without any negative consequences. Participants were also informed that they were free to not answer any questions they did not want to and could still remain in the study if they chose. Additionally, participants were informed of their right to withdraw from the study at any time without consequence of any kind. Participants were also made aware that in the event of anyone feeling distressed and/or upset following the focus group discussions, an appropriate form of support/counselling would have been arranged, free of charge, for the participant.

Any information that is obtained in connection with this study and that can be identified with a participant will remain confidential and will be disclosed only with the participant's permission or as required by law. Confidentiality has been maintained through the use of pseudonyms and through the removal of identifying information from records. Confidentiality will continue to be ensured by making the collected data available only to myself, Prof Lillian Artz and MOSAIC. Additionally, participants who partook in the focus group discussions were requested to maintain the confidentiality of what was discussed in the group and the anonymity of the other participants in their respective focus group.

5. RESEARCH FINDINGS

5.1 INTRODUCTION

This section vividly describes, through the lens of the MOSAIC service providers, as well as through the use of the MOSAIC in-take forms, their clients' experiences of economic abuse. Using the aims of this study as a framework, narrative taken from the focus group discussions forms the body of this section. The narrative has been used so as to most descriptively describe the MOSAIC clients' 'lived' experiences of economic abuse. The quantitative data, captured from the MOSAIC in-take forms, has been used to provide a socio-demographic profile of the MOSAIC clients. Further quantitative data relating to economic abuse and employment has been used to compliment the narrative used in this section. Given the descriptive wealth of the data, the data is merely presented in this section in a findings format. These findings are then contextualised and discussed in further detail in section six.

5.2 SOCIO- DEMOGRAPHIC PROFILE OF THE MOSAIC CLIENTS

As seen in the table below, the majority, 69.7 per cent (n= 728) of MOSAIC clients reporting economic abuse are between the ages of 20 and 39 years. 27.8 per cent (n= 291) of the MOSAIC clients are between the ages of 40 and 59 years. A small 1.2 per cent (n=13) of clients are between the ages of 7 to 19 years and 60 years and over. The data from the in-take forms thus suggests women between the ages of 20 to 39 years to be most vulnerable to experiencing economic abuse.

TABLE 1: AGE OF THE MOSAIC CLIENTS

Age		Frequency	Per cent	Valid Per cent	Cumulative Per cent
	7- 19 yrs	13	1.2	1.2	1.2
	20- 39 yrs	728	69.7	69.7	70.9
	40- 59 yrs	291	27.8	27.8	98.8
	60+ yrs	13	1.2	1.2	100.0
	Total	1045	100.0	100.0	

Over half of the MOSAIC clients reporting economic abuse, 54.2 per cent (n= 566), indicate being married to their partner, as indicated in table two below. 36.4 per cent (n= 380) of the MOSAIC clients indicate being unmarried, 5.4 per cent (n= 56) indicate living together, 1.5 per cent (n= 16) indicate being divorced, 2 per cent (n= 21) indicate being separated and 0.6 per cent (n= 6) indicate being widowed. Thus, women who have entered into marriage are at greater risk of experiencing economic abuse than those who are not married. Additionally as expected, the marital status of the MOSAIC clients is strongly associated with the length of time over which the abuse has been experienced. MOSAIC clients who indicate being unmarried report shorter periods of abuse, as opposed to the MOSAIC clients who are married, who report longer periods over which the abuse has taken place.

TABLE 2: MOSAIC CLIENTS' STATUS

MOSAIC clients status		Frequency	Per cent	Valid Per cent	Cumulative Per cent
	Single	380	36.4	36.4	36.4
	Married	566	54.2	54.2	90.5
	Living together	56	5.4	5.4	95.9
	Divorce	16	1.5	1.5	97.4
	Separated	21	2.0	2.0	99.4
	Widow	6	.6	.6	100.0
	Total	1045	100.0	100.0	

The large majority, 80.3 per cent (n= 839) of MOSAIC clients reporting economic abuse indicate their abuser to be their current partner; while 19.7 per cent (n= 206) indicate their abuser to be their ex-partner, as seen in table three below. This data suggests that reported economic abuse is perpetrated almost four times more by a partner than an ex-partner. Additionally as expected, the status of the MOSAIC client's intimate relationship with her abuser is positively associated with the period over which the abuse has been experienced.

TABLE 3: INTIMATE PARTNER RELATIONSHIP

Intimate partner abused by		Frequency	Per cent	Valid Per cent	Cumulative Per cent
	Partner	839	80.3	80.3	80.3
	Ex-partner	206	19.7	19.7	100.0
	Total	1045	100.0	100.0	

The below table shows that the average period over which the MOSAIC client has known her abuser is 3.2 years, and the average period over which economic abuse is experienced is 4.3 years. However, there is a significant relationship between the period of abuse and the period the MOSAIC client has known her abuser. As expected, the period of abuse increases as the number of years the MOSAIC client has known her abuser increases.

TABLE 4: AVERAGE PERIOD OF ABUSE AND THE PERIOD OVER WHICH THE ABUSER WAS KNOWN BY THE MOSAIC CLIENT

Period over which the MOSAIC client has been abused	N	Mean	Period over which the MOSAIC client has known her abuser	N	Mean
	1045	4.3		1045	3.2

The period over which the MOSAIC clients experience abuse is greatest within the first ten years; abuse experienced after ten years is reported to a lesser extent, as shown in table five below . Accordingly, reports of abuse during the time period of under one year is the highest at 16.2 per cent (n= 169). The abuse

period experienced over one year is similar to that of under one year, at 15.3 per cent (n= 160); while 14.4 per cent (n= 151) of the MOSAIC clients experience abuse over two years. 11.3 per cent (n= 118) of the MOSAIC clients have experienced abuse over a three year period, 6.8 per cent (n= 71) over a four year period and 8.9 per cent (n= 93) over a five year period. 15.8 per cent (165) of MOSAIC clients have experienced abuse over the period of six to ten years. 11.3 per cent (n=118) of MOSAIC clients have experienced abuse for eleven years and longer.

TABLE 5: PERIOD OF ABUSE

Period of abuse		Frequency	Per cent	Valid Per cent	Cumulative Per cent
Valid	Less than 1 year	169	16.2	16.2	16.2
	1 year	160	15.3	15.3	31.5
	2 years	151	14.4	14.4	45.9
	3 years	118	11.3	11.3	57.2
	4 years	71	6.8	6.8	64.0
	5 years	93	8.9	8.9	72.9
	6 - 10 years	165	15.8	15.8	88.7
	11 - 15 years	55	5.3	5.3	94.0
	16 + years	63	6.0	6.0	100.0
	Total	1045	100.0	100.0	

Table six below details the period over which the MOSAIC client has known her abuser. The majority of MOSAIC clients, 26.4 per cent (n= 276), report to have known their abuser for between four and seven years, while 20.4 per cent (n= 213) of MOSAIC clients indicate that they have known their abuser for three or less years. 18.1 per cent (n= 189) report to have known their abuser for between eight and eleven years. MOSAIC clients who report to have known their abuser for twelve years and longer account for collectively 35.2 per cent (n= 367) of the clients.

TABLE 6: PERIOD WHICH THE MOSAIC CLIENT HAS KNOWN HER ABUSER

Period which the MOSAIC client has known her abuser		Frequency	Per cent	Valid Per cent	Cumulative Per cent
Valid	Under 3 years	213	20.4	20.4	20.4
	4 - 7 years	276	26.4	26.4	46.8
	8 -11 years	189	18.1	18.1	64.9
	12 -15 years	106	10.1	10.1	75.0
	16 -19 years	77	7.4	7.4	82.4
	20 - 24 years	104	10.0	10.0	92.3
	25 + years	80	7.7	7.7	100.0
	Total	1045	100.0	100.0	

Table seven and table eight below presents the employment status of the MOSAIC clients and their abuser. The employment status of both the MOSAIC clients and their abusers is relatively high. Half of the MOSAIC clients, 50 per cent (n= 523), are engaged in some form of employment. 44.4 per cent (n= 464) are employed full-time, while 3.4 per cent (n= 36) are employed part-time and 2.2 per cent (n= 23) are self-employed.

TABLE 7: MOSAIC CLIENTS' EMPLOYMENT STATUS

MOSAIC clients employment status		Frequency	Per cent	Valid Per cent	Cumulative Per cent
	Part-time	36	3.4	3.4	3.4
	Full-time	464	44.4	44.4	47.8
	Self-employed	23	2.2	2.2	50.0
	Unemployed	522	50.0	50.0	100.0
	Total	1045	100.0	100.0	

62.3 per cent (n= 651) of the MOSAIC clients' abusers are employed. 54.6 per cent (n= 571) are employed full-time, 3.9 per cent (n= 41) are part-time employed and 3.7 per cent (n= 39) are self- employed. Only 37.7 per cent (n= 394) are unemployed.

TABLE 8: MOSAIC CLIENTS' ABUSERS' EMPLOYMENT STATUS

MOSAIC clients abusers' employment status		Frequency	Per cent	Valid Per cent	Cumulative Per cent
	Part-time	41	3.9	3.9	3.9
	Full-time	571	54.6	54.6	58.6
	Self-employed	39	3.7	3.7	62.3
	Unemployed	394	37.7	37.7	100.0
	Total	1045	100.0	100.0	

Unexpectedly, there is no significant relationship between the MOSAIC clients' employment status and the period of time over which the abuse has taken place. However, there is a significant relationship between the abusers' employment status and the period over which the abuse has been experienced.

Table nine below details the number of children affected by economic abuse. On average 1.7 children are affected. However, 44.3 per cent (n= 463) of MOSAIC clients report that no children are affected by the abuse, while 55.7 (n= 582) per cent report one to seven children being affected by the abuse.

TABLE 9: NUMBER OF CHILDREN AFFECTED

Number of children affected		Frequency	Per cent	Valid Per cent	Cumulative Per cent
	No children	463	44.3	44.3	44.3
	One child	215	20.6	20.6	64.9
	Two children	203	19.4	19.4	84.3
	Three children	97	9.3	9.3	93.6
	Four children	42	4.0	4.0	97.6
	Five children	17	1.6	1.6	99.2
	Six children	4	.4	.4	99.6
	Seven children	1	.1	.1	99.7
	Eight children	3	.3	.3	100.0
	Total	1045	100.0	100.0	

5.3 NORMALISING ECONOMIC ABUSE

As highlighted frequently in the research on domestic violence, MOSAIC service providers report that many women experiencing domestic violence do not recognise economic abuse as a form of abuse. The result is that for many women, economic abuse has become 'normalised' and considered 'a way of life'. As explained by the MOSAIC service providers, it is common for women seeking the assistance of MOSAIC to define abuse in terms of physical and sexual abuse. Economic abuse has become normalised and is not readily recognised as a form of abuse in a domestic relationship.

As explained by the MOSAIC service providers, for many women, economic abuse is not recognised as a form of abuse:

You know others, they don't even know they are abused, sometimes they don't even realise they're being abused. So, I can say that it is very few people who will come forward and say I'm abused, economically.

These women, they are used to financial abuse. So, what happened they don't recognise that economic abuse unless we tell them. When, when the clients told us about destroying their property, clothes and whatever, they didn't know that that is called economic abuse, ya...So, so sometimes they don't realise, they come in with other stuff and when we start to investigate and talk and see what's really happening, then you pick up there is economic abuse as well. We need to educate them around that...

We tell them about the cycle of abuse, you know, and then we tell them about types of abuse and then you will find out some of them are shocked

because they are not aware of, this is an abuse. Harassment is an abuse, stalking is an abuse, economic abuse is like when you husband gives you money and demands it back and doesn't give you money, all that stuff. Maybe he was, or she was there just for physical abuse and sexual abuse but when you explain more and more then he or she become aware that she is economically abused. We need more awareness to help women...

In many instances, economic abuse is not recognised and therefore not understood to be a form of abuse. Consequently, for some women economic abuse has been 'normalised'. The behaviour of economic abuse and the tactics used including, 'economic control', 'economic exploitive behaviour', and 'economic sabotage' (Postmus et al, 2011) have been carried out over generations in domestic settings and accepted as 'normal'. As described by some MOSAIC service providers:

In the context of economic abuse people do not understand it. Even if someone understands it, economic abuse, it goes down to the fact that a person tells herself that I will cope without you and she ends up suffering... you know? And the man does not take up his responsibility. No, people don't understand economic abuse. Mostly they don't understand it. They feel like it's a situation that I'm supposed to be in. You know, it's normal? So, they don't do anything.

And to others you, you ask them, specifically when you are interviewing them, specifically for domestic violence 'is there any other form of violence that you are experiencing?' Maybe you will give an example, then she will say 'no, no I don't care about his money, I know that he won't support me,' and she said it like that, so, it came to be, they take it to be normal life, though they're experiencing.

According to her it isn't economic abuse because her husband told her: 'Listen, I'm not gonna buy food, I'm not gonna do this, I'm not gonna buy the children school fees and if you do this for me then I will do that.' So, it is, if you go to bed with me I will give it to you. I will give the money. Ya, control, ya, and when I told her but it's economic abuse, she said 'no, it's just a way of life' for her. So, sometimes I don't think clients realise that it's economic abuse. And when I, when I said to her, you know, this is what you're experiencing, that lady was just looking at me and said no, for her it's a lifestyle because she's used to that because her father did that. So, it's just going on. For her it's normal.

5.4 EXPERIENCES OF ECONOMIC ABUSE

Table ten below captures from MOSAIC in-take forms the type of economic abuse experienced by the MOSAIC clients. As shown in the table, the most reported form of economic abuse, 33 per cent (n= 510), is 'destroying property', followed by 23 per cent (n= 356) 'throw out possessions/ evict'. 15 per cent (n= 232) report being 'given little/ no money', while 11.2 per cent (n= 173) report their abusers 'taking and selling things'. 'Taking/ demanding money', 'not paying maintenance', and 'starving' are reported to a lesser degree.

TABLE 10: TYPES OF ECONOMIC ABUSE

Types of economic abuse experienced		Responses		Per cent of Cases
		N	Per cent	
	Little/no money	232	15.0%	22.2%
	Supports mistress	13	0.8%	1.2%
	Takes/demands money	118	7.6%	11.3%
	Doesn't pay maintenance	65	4.2%	6.2%
	Starving	33	2.1%	3.2%
	Takes and sells things	173	11.2%	16.6%
	Destroy property	510	33.0%	48.8%

	Throw out possessions/ evict	356	23.0%	34.1%
	Other	45	2.9%	4.3%
Total		1545	100.0%	147.8%

As detailed in the background section of this thesis and in table ten above, the perpetration of economic abuse takes many forms. The three primary types of economic abuse identified by Postmus et al (2011), namely 'economic control', 'economic exploitive behaviour', and 'employment sabotage' are in many cases interdependent, where women experience various degrees of all these forms of abuse. The MOSAIC service provider's accounts of their clients' experiences of economic abuse are described below according to the Postmus et al (2011) typology.

5.4.1 ECONOMIC CONTROL

'Economic control' as a form of economic abuse is experienced overwhelmingly by women in domestic violent relationships. As evidenced by the accounts of the MOSAIC service providers, 'economic control' has various manifestations. Withholding money for household necessities, including school fees, clothing, and food, is identified as an overarching manifestation of 'economic control', as explained by a MOSAIC service provider:

Often the partner denies you access to finances. Maybe you are a woman and you are not employed and the man is in a position to accessing funds from his employment and he doesn't provide you with necessary things that are required to be maintained, let's say the school fees, the clothing, the food, etc.

The withholding money is the most common. Because it's not maybe that he hasn't got money. He's got money but he doesn't want to give it out. For his own reasons, you know...

'Economic control' is also experienced through not giving enough money for household necessities:

What we find is most of the partners control their partners' finances by not giving enough. Or refusing, even if there is a divorce order or a maintenance order, he will just leave his job, give it up, or just plainly refuse to pay or pay very little to that amount. Economic abuse is also experienced by our clients where the husband do receive a salary and can support the family but give money but not enough for basic food and basic clothing and decent shelter.

Economic abuse is happening when the husband makes the decisions and doesn't foresee her other needs. He goes to the grocer and then all the things are fine and then you don't need money and all that stuff. Also sometimes the men are paying maintenance and because he pays that R500 maintenance he thinks he does not need to do anything else, like paying for electricity or other stuff.

The demanding back of money, originally provided for household necessities, is explained as another manifestation of 'economic control':

Give it back. So, when she say 'remember you gave me this for food' and whatever, then he'll say 'it's my money, I worked for it'... I think it's control. It's a control tool. The reason that she give that money back again is to prevent the beatings. It's a circle of violence...

As described by the MOSAIC service providers, sometimes 'economic control' is experienced when money for the household is used to support a mistress:

Where it comes into where the husband is having an affair and then denies the wife money but paying the mistress with the money. If they come for economic abuse often it's the husband having an affair and doesn't give me money.

...And also when the husband is having an affair with someone else and is living with that person outside. So now he is supporting the mistress and he's not supporting the wife and the children and he gives all the money away

In many instances, 'economic control', through the withholding of money, is used as a 'tactic' to control a female partner and as a means to punish her:

And he's manipulating the money situation in order for her to listen to him and if she don't want to listen to him, he's punishing her and the children because the children stood with their mother. Now he don't want to give her any money because they are mos now like they're punished or feel what it is to go without.

Okay, and then also a controlling thing afterwards. If you come and lay a protection order, you know, or if you go forward with it I'm not paying food, rent, school fees and ya...

But sometimes when they first got married, I had to go out and pay your college fees. : You owe me ... payback time. So it doesn't stop. It doesn't stop because you are where you are because of me.

5.4.2 EXPLOITIVE BEHAVIOUR

Economic abuse is also experienced through 'exploitive behaviour'. Withholding money in exchange for sex is commonly identified by the MOSAIC service providers as exploitive economic abuse:

Because if she doesn't give him sex, then he withholds money. They experience such a things but in my experience I met women where they were uhm, refer where they have to go to plead and sexual intercourse have to happen before they will give the money to provide for the children. So with that comes sexual abuse and economic abuse.

According to the MOSAIC service providers, 'exploitive behaviour' is additionally experienced when a husband refuses to work, demands and/or steals money from his partner:

And some will refuse to go and work if the women is working...They refuse to work they say because we are married to closed property so you are going to provide for me. So, they just sit and wait because they're going to get your pension when you resign. So, if you divorce he's also gonna claim.

The other woman who came for a, counselling, she had this problem with abuse, like physical, verbal but also this economic abuse because the husband doesn't want to work and this woman is the only one who was working for the

kids and then what is happening, this woman had to take a plastic bag and deliver to the neighbours. She can't keep the bag in the house because the husband is stealing the money, stealing her cards, you know.

'Exploitive behaviour' is further experienced when a male partner demands half of a child grant paid by the government or does not pay maintenance as the family is receiving a child grant:

But most of the times, even the maintenance they receive for the kids, he is not working or he is working and he expects her because it's his child, I think they receive now R280, he wants part of that money because it's his child and not understanding he must also pay maintenance despite of the government giving that money.

Or the grant money, he expects must cover everything. But that has not been seen because there's starving taking place. School fees are not being paid. When I unpack economic abuse it gets to all those things.

Similarly, creating and not repaying debt is a further example of 'exploitive behaviour' identified by the MOSAIC service providers:

And another thing that ...eh ... the partners will maybe agree to buy a, the furniture and when it comes to debt, the husband is running away... he will not pay that money. Then the woman must make means of paying because the furniture is gonna be taken.

Like also, some other force to go and borrow money from the dads and all that stuff, and then the husband promises to help them pay or whatever, and a

contract form and all that stuff. But at the end of the day the money doesn't come. Then he says: 'No, it not my name on the paper it's your name'. So they have to go and pay.

The destroying and selling of property is another identified form of economic abuse. As explained by the MOSAIC service providers:

He's destroying your property, or he's selling the stuff in the house, or he forces you to pay for most of the things in the house.

We often see the husbands destroying property in the house or stoning windows, windscreens, everything that is been bought, it's been bought by her, you know

5.4.3 EMPLOYMENT SABBOTAGE

A further identified manifestation of economic abuse is 'employment sabotage'. 'Employment sabotage' is identified by the MOSAIC service providers as the withholding of tuition fees, preventing women from going to work, causing disruptions at her place of work, as well as threatening to get her fired from her job.

The withholding of tuition fees is explained by a MOSAIC service provider:

uhm, I've experienced this partner told his wife she can go learn, he's gonna pay for her tuition and when she wouldn't do what he said he was withholding the funding for her education.

A further common form of 'economic sabotage' is experienced through preventing women from going to work:

For me the most common form is withholding the money ... uhm... also ... uhm ... giving money but not enough. You see her struggling. The worse one for me is ...uh... where he prevents her from going to work.

And sometimes the husband tells the woman 'you don't have to work, I will provide' for everything in the house. And when it comes to that time that he refuses to give the woman money and refuses her to go to work.

Causing a disruption at the women's work or threatening to get her fired from her job are further evidenced by the MOSAIC service providers:

They beat you in front of your colleagues, in front of your boss at your place when you work.

We have uhm, say maybe for instance the ex is jealous of the woman, not, I will not say jealous, he doesn't want to do what she wants, he does not want to contribute to the children because he is not supporting and now he will phone her job or threaten and tell her that I will make that you will lose your job. And sometimes it will happen like that where the woman go to court where she applies for a protection order because she lost her previous job because of this guy. And she is now in a new job and he is threatening to do that again.

5.5 MOSAIC CLIENTS' RESPONSES TO ECONOMIC ABUSE

The MOSAIC service providers' report that their clients initially respond to economic abuse through informal channels, such as accessing support, both financial and emotional, from their family and friends. However for some women, the informal channels of support, through family and friends, is not an available or chosen option. Only as a last resort, the MOSAIC service providers' report, do women engage institutional channels, such as the police and legal system, for support and assistance.

As described by a MOSAIC service provider, the majority of woman experiencing economic abuse respond to the abuse by turning to their families for financial and emotional support:

Most of the time people will turn to their families. So ... uhm... if the family is failing them they will go out and seek but most of the time people rely on their families in terms of support. That is the most common situation.

Another service provider explains that for some women, turning to their family for support is not an option due to a feeling of loss in pride:

I will also say, uhm, that uhm, some of them are very proud to, to... they will try not to talk or speak to the family. They won't ask for help. It's their burden. They're gonna sort it out themselves.

However in some cases, women experiencing economic abuse do not have the support network of family or friends. This may be the result of repeated

isolating 'tactics' undertaken by the abusive partner. As explained by a MOSAIC service provider:

If I can remember, I remember last week I had a client who was presenting with economic abuse. Then she mentioned that she's seeing this man for plus-minus eleven years, but he's been abusing her financially but she has not report that because she was afraid of him. She had no one to go to. She does not have a family. She does not have a place to stay. Then she told us that, so what is there that I can do? For me is to accept the situation and stay, for me to have a shelter because he is the father to my three kids and she was expecting the fourth, ne, she was expecting the fourth but though she said 'no, I will do nothing, there is nothing that I can, what I'm grateful for him, that he has done for me, is to provide me with a place to stay'.

Many women who do have the support network of their family readily available, have engaged this support in order to cope; however, the reach and impact of the economic abuse is furthered to then include family members:

I also experience that ... uhm ... they turn to especially their mothers not their fathers and the mother who is now a matured person becomes a dumping ground of children, grandchildren, that simply the mother come, the mother of the children become despondent and go on drugs and just leave and dump the kids, abandon them and that is where we get a lot of seniors coming now because the situation, economically it's bad. They've got a social pension they can't support four, five, six grandchildren and all that. So, that is also another problem or phenomenon developing at the moment.

In addition, the role of culture is a factor influencing a woman's response to economic abuse and the related channels of assistance. As explained by a MOSAIC service provider:

Most of the, the-the-the African women, they must first go to the elders to talk about the problem then they will decide if the woman can go to court or apply for maintenance or an interdict. You have to consult your family first on most topics. My family and his family. Then they sit down and take time to negotiate. Then it will depend there, or they are going to ask me to give them some time, maybe two weeks to go to the headman and after that they will decide and then I'll have to consult the family again. Because if I just go to court, the in-laws are going to resent me because I did a wrong thing to their son in court.

Only once a woman has exhausted all informal channels of support, as a last resort then, will women approach institutional support structures as a means of support and assistance. According to the MOSAIC service providers:

They will go to the family for support, but at the end of the day the family...uhm, you know ... uhm, get tired of helping them so that's the only time when they will come to court and say, you know, 'what can we do about it'..

Because what they do, they normally threaten them that if you take me to the court, I will not buy, I will not buy the food, I will not pay the bond. So, now immediately the women withdraw the cases because of the financially that's happened and then later on this does not stop there, it goes on until somebody in the family, or the children ...uhm, tell the teacher at school. So, then-then if the teacher go to the parent and tell them: 'This is what I picked up, the child has been telling me'. So, now the mother again does something about it. That's

when she comes to the court most of the time to tell their story: 'This is what has been happening at home'.

Table eleven below is reflective of the MOSAIC service provider accounts that once all informal support channels have been exhausted, institutional structures of support are engaged. The data from the MOSAIC in-take forms shows that the majority, 42.3 per cent (n= 422) of women when seeking an interim protection (IPO) are self-referred via the court system and 35 per cent, (n= 366) of women are referred by the South African Police Service, both institutional structures. Family constitutes 8.8 per cent, (n= 92) and friends 4.9 per cent (n= 51) of referrals.

TABLE 11: REFERRAL OF THE MOSAIC CLIENT

Referred by		Frequency	Per cent	Valid Per cent	Cumulative Per cent
	MOSAIC	26	2.5	2.5	2.5
	Self / Court Referral	442	42.3	42.3	44.8
	SAPS	366	35.0	35.0	79.8
	Professional	11	1.1	1.1	80.9
	Family	92	8.8	8.8	89.7
	NGO	13	1.2	1.2	90.9
	Friend	51	4.9	4.9	95.8
	Court	8	.8	.8	96.6
	Other	36	3.4	3.4	100.0
	Total	1045	100.0	100.0	

5.6 EMERGENCY MONETARY RELIEF

Central to seeking help through an IPO for economic abuse, is the ability to access money or resources to support oneself and family. Accordingly, an IPO

allows for emergency monetary relief (EMR) to be granted. The MOSAIC service providers highlighted the many challenges experienced by their clients in filing an IPO and requesting EMR. For the MOSAIC service providers, economic abuse is often not given the acknowledgment required as an act of domestic violence. As one service provider explained:

Economic abuse means a lot of things but then coming to apply, when they go and apply and you say yes, it's abuse... write down your statement It's been seen that all this, it's not, it's not ... how can I say? It's not acknowledged as it's an abuse by the courts.

Another service provider similarly states, due to the lack of perceived acknowledgment:

The clerks and the magistrates, I don't know if they turn, if they turn a blind eye to the topic of abuse, economic abuse.

The MOSAIC service providers explained from their experience, if 'too much' about money is detailed in their IPO application; EMR will likely not be granted:

Because once a client applies for a protection order and there's written too much about money, the first thing that they do is refer, whether, the abuse is taking place, then she won't get the protection order. It won't be granted because ... there's too much about money. Money issues have to go to maintenance. That's how they see it. But actually there's a lot of ways to abuse a person economically.

Even if we can speak to her like now, discussing and unpacking the economic abuse, in that way they will see it as only about money. So, money must go to maintenance courts and that's gonna take a long process while the abuse is still taking place.

Although the maintenance courts provide for a long term maintenance ruling and planning, EMR is in place to be granted as an interim measure. The MOSAIC service providers experience a reluctance on the part of the magistrate to grant EMR when requested by their clients. Some MOSAIC service providers report that economic abuse and EMR are not fully understood by all magistrates, while additionally there is inconsistency in the granting of EMR. A MOSAIC service provider explains:

Hmm ... And uhm, in my case, what I realised, sometimes even the magistrates don't understand the meaning of economic abuse because if you speak about economic abuse you must say 'go to maintenance'. So? When it's the head magistrate, he will grant it but the other three magistrates that are in Stellenbosch, they will refer to, to maintenance court but only the main magistrate will grant uh-uh-uh that they must be paid mortgage to live until a maintenance case has been finalised.

For another MOSAIC service provider, EMR is not fully understood by the police either, making it hard to enforce:

If they take steps against the abuse or perpetrator ... uhm ... there's a section on the protection order which is the monetary relief fund, ne? Where you can, should point to your clients, that if she's not on there, if she's covered because they can't use the protection order for maintenance issues but there is a section where she can ask for money, for clothes, for school fees and whatever she

needs and if the magistrate okays it he is liable to pay. But then she needs to be strengthened because it's, it's not easy for her to go to court or the police station and say ...uhm ... you must arrest this man because he did not pay. And on the other hand the police don't understand that section. So, they will not, they will just see if it's physical abuse or whatever. If it's just the finance he will stop fighting and stop all the other stuff and then he comes with the finance. So, the police will just not arrest him because of that. And that is where we need to support the client to help her to enforce the order.

For one MOSAIC service provider, EMR is in some cases granted if their client has been severely physically abused. Without severe physical abuse the service provider finds it is rarely granted:

I would say they would grant in some cases but in, what I picked up whenever, say the wife is been beaten up...when the wife is really beaten up, I mean in really, there's lots of bruises and those kind of thing then it will sometimes be granted, but if she's not then rarely they grant it.

If EMR is not granted when required, women often have no choice but to remain in violent relationships. In such instances, a MOSAIC service provider identifies the 'system' as failing women:

It's the system that's failing these women in terms of economic abuse. Not understanding what economic abuse is and the impact it has and how it actually intensifies physical and sexual abuse...they go to court because they haven't got another option but to do these things because the court is there, we always tell them the court is there to listen. So, when it fails then they feel like we fail them as well. It's not only the magistrate it's also the people that are assisting that are failing them.

When EMR is granted, a service provider reports that often their clients experience a delay in receiving the money:

Because the system is failing them. You go to and fro. You phone to ask if the money has been deducted and you go to the court and the money is not in... the system takes longer to get the money.

5.7 THE EFFECT OF ECONOMIC ABUSE ON WOMEN'S AGENCY TO LEAVE A VIOLENT DOMESTIC RELATIONSHIP

Table 12 below shows the relationship between the type of abuse experienced by the MOSAIC clients and the period over which the abuse was experienced. Surprisingly, there is no significant relationship between the period over which the abuse was experienced and the type of abuse experienced. However, there is a consistent high incidence of abuse among the MOSAIC clients' reporting of abuse for both the periods of eleven to fifteen years and sixteen years and longer, in comparison to those reporting abuse over a lesser period. 'Giving little or no money' and 'starving' are reported most within the periods of eleven to fifteen years and sixteen years and longer. Additionally, 'supporting a mistress' is most reported by the MOSAIC clients who have experienced abuse for sixteen years and longer. The incidence of 'taking and demanding money' varies little among the years over which the abuse has been experienced, except for women who have experienced abuse for four years which is significantly lower. However, women experiencing abuse for four years report the highest incidence of 'takes and sells things'. 'Doesn't pay maintenance' is higher among women experiencing abuse for less than five years, in comparison to women experiencing abuse over a longer period. Interestingly, the 'destroying of property' is most reported among women who have experienced abuse for one year. 'Throw out possessions/evict' is consistently reported among those women reporting abuse over a two year

period, a four year period and a period greater than sixteen years (42.9 per cent).

TYPE 12: TYPE OF ECONOMIC ABUSE ACCORDING TO THE PERIOD OF ABUSE

Type of economic abuse		Period of abuse									Total
		Less than 1 year	1 year	2 years	3 years	4 years	5 years	6 - 10 years	11 - 15 years	16 + years	
Little/no money	Count	23	25	29	28	14	28	42	21	22	232
	% within period of abuse	13.6%	15.6%	19.2%	23.7%	19.7%	30.1%	25.5%	38.2%	34.9%	
Supports mistress	Count	2	1	3	2	0	2	1	0	2	13
	% within period of abuse	1.2%	0.6%	2.0%	1.7%	0.0%	2.2%	0.6%	0.0%	3.2%	
Takes/demands money	Count	20	19	20	12	5	11	20	5	7	119
	% within period of abuse	11.8%	11.9%	13.2%	10.2%	7.0%	11.8%	12.1%	9.1%	11.1%	
Doesn't pay maintenance	Count	11	15	6	12	3	6	7	2	3	65
	% within period of abuse	6.5%	9.4%	4.0%	10.2%	4.2%	6.5%	4.2%	3.6%	4.8%	
Starving	Count	4	4	3	2	2	4	7	3	4	33
	% within period of abuse	2.4%	2.5%	2.0%	1.7%	2.8%	4.3%	4.2%	5.5%	6.3%	
Takes and sells things	Count	30	25	16	19	16	17	32	9	9	173
	% within period of abuse	17.8%	15.6%	10.6%	16.1%	22.5%	18.3%	19.4%	16.4%	14.3%	
Destroy property	Count	82	99	74	49	33	53	72	28	20	510
	% within period of abuse	48.5%	61.9%	49.0%	41.5%	46.5%	57.0%	43.6%	50.9%	31.7%	
Throw out possessions/ evict	Count	39	41	65	42	31	25	66	20	27	356
	% within period of abuse	23.1%	25.6%	43.0%	35.6%	43.7%	26.9%	40.0%	36.4%	42.9%	
Other	Count	23	4	1	4	3	4	3	3	0	45
	% within period of abuse	13.6%	2.5%	0.7%	3.4%	4.2%	4.3%	1.8%	5.5%	0.0%	
Total	Count	169	160	151	118	71	93	165	55	63	1045

The effect of economic abuse on a woman's agency to leave a violent domestic relationship is described by the MOSAIC service providers below. In certain instances the experience of economic abuse increases women's agency to become financially self-sufficient and leave the relationship. However, for the majority of women, economic abuse coupled with limited financial security, individual and family factors, limits their agency and therefore ability to leave the relationship.

Where economic abuse increases a women's agency to leave the relationship, the MOSAIC service providers recount their clients' experiences:

Some women don't fear to leave, the man is already withholding money. They're already supporting themselves on their own anyway, through piece work or others... I have seen many women reach this understanding and leave.

She never left her children because that's about her children but ... uh she go forward because ah, she said 'I am going to stand on my own, go and try and find something to do, you know, otherwise, no besides char. she was uhm, you made ananguenma and sell them, trying to sell some things, food, you know? Only to keep life going for her children, you know? Because she said to herself 'if I leave them, how are they going to suffer?' They going to suffer worse, you know, because her husband was drinking. You understand? But she left and support herself and her children...

Ya, it affected them differently because some of them they learn something from the abuse that is happening to them and they learn to stand up for themselves like a ... starting small businesses and do things just to raise the kids and continue on their own.

However, for the majority of women, the lack of financial self-sufficiency limits their agency and ability to leave the relationship. This limitation is often exaggerated by the lack of social support from friends and family. As the MOSAIC service providers describe:

Yes, a lot of people do stay because of finance. They don't get support from family or friends. They don't see their way out. They don't believe in themselves. They don't think they can do something.

However, becoming financially self-sufficient is not always the barrier preventing a woman leaving an economically abusive relationship. As explained by the MOSAIC service providers, many interdependent individual, family and societal factors influence a woman's decision not to leave the relationship:

And also of a personal, look, if we do this in a workshop we ask this question: why do people, especially women, stay in a domestic violent relationship? Economic abuse is just one of the reasons. There's a whole list that we complete. And sometimes it's something personal, like I grew up without a father and because I grew up I made that, that promise to myself that one day when I'm married and I've got kids I will be with their father and I will stay with their father so they can know their dad. And that is a cycle they're trapped in until they realise 'hey, I'm in a cycle here, I can move out'. Even ... even people that are self ... uh ... they do have, they're employed, they do earn a salary, they've got other reasons for staying: emotional and psychological and whatever. There's other reasons why they stay. It's a whole...

There's another, there's also another thing that ... uhm ... why women also stay. Is, yes, he earns a good salary and he's abusing her and to-to-to, to

prevent her from leaving he will give gifts, like a car or I'll allow you to study or give you this and I'll send you on a holiday and then, then she'll stay in that cycle until it happens again and that keeps her also in the relationship because of the rewards that she can get.

I think that, uh, especially if you've had children you know. It's not easy for a women if you're not working. Because, uhm, at the end of the day the children are also, you know, under her roof and need food in the house and the house is little, you know. That's why the woman won't easily leave a man. It's uhm... Especially when, if your husband is a, sorry, if your husband is a pastor because what will the church members say? What will the community say if I go to court for an interdict or apply for maintenance again? My husband, my husband is a pastor ... so they, they sometimes stay in an abusive relationship to protect their husbands to save their jobs, to save it.

They know they are abused but you know staying in the abusive relationship while divorcing is, you know, she spend all these years not working, so she doesn't have the self-confidence of 'where am I gonna get a job, look at my age, who will give me a job?' You know? Sometimes they don't even have children but how am I going to survive, you know? That is in there, you know? To go on their own. Some come from an abusive relationship but somehow there is something to eat of whatever, you know? People... uhm, I would say something because, uhm, how are they saying... uh-uhm, they uh-uhm they had always, all the years they had was little but they are comfortable...

However, women not having an education or the perceived lack of knowledge or skills is further identified as a barrier to not leaving a violent relationship:

You know, not all of us are thinking in the same way. I can leave because I'm ... all of us are not the same. We are here, we are educated, we can go because you have the knowledge and the skills but I don't think it's fine for them, those out there that don't have any skills.

Ya, some of them they stay and you find that they are like in a box now. It's not easy for her to come out to do, to learn to do things on their own because of the abuse and the dependency.

I would also say, uhm, they have education, they have a job, a career, and so they don't have to be abused by a man. They just walk out. But then you get those that don't have. They don't have an education at all. They don't have the information. They don't come out to look for the information. Those are the ones who don't come and don't leave.

5.8 EMPLOYMENT AND EMPOWERMENT IN THE CONTEXT OF ECONOMIC ABUSE

Table 13 below shows the relationship between the type of abuse experienced by the MOSAIC clients and their employment status. Surprisingly, there is no significant relationship between the employment status of the MOSAIC client and type of abuse experienced. However, the abuser 'supporting a mistress' is most reported among unemployed MOSAIC clients, as is 'giving no money or little money', 'not paying maintenance', 'taking and selling things', 'throw out possessions or evict'. 'Starving' and the abuser 'taking or demanding money' is most reported among employed MOSAIC clients. The 'destroying of property' varies slightly among unemployed and employed MOSAIC clients. Interestingly the incidences of abuse are remarkably lower among part-time employed MOSAIC clients and self-employed MOSAIC clients

in comparison to employed and unemployed MOSAIC clients.

TABLE 13: TYPE OF ECONOMIC ABUSE ACCORDING TO THE MOSAIC CLIENTS' EMPLOYMENT STATUS

Type of economic abuse		MOSAIC clients employment status				Total
		Part-time	Full-time	Self-employed	Unemployed	
Little/no money	Count	5	102	5	120	232
	% within employment status	2.2%	44.0%	2.2%	51.7%	
Supports mistress	Count	0	3	0	10	13
	% within employment status	0.0%	23.1%	0.0%	76.9%	
Takes/ demands money	Count	3	59	5	51	118
	% within employment status	2.5%	50.0%	4.2%	43.2%	
Doesn't pay maintenance	Count	4	26	2	33	65
	% within employment status	6.2%	40.0%	3.1%	50.8%	
Starving	Count	1	18	0	14	33
	% within employment status	3.0%	54.5%	0.0%	42.4%	
Takes and sells things	Count	6	75	4	88	173
	% within employment status	3.5%	43.4%	2.3%	50.9%	
Destroy property	Count	15	233	13	249	510
	% within employment status	2.9%	45.7%	2.5%	48.8%	
Throw out possessions/ evict	Count	17	154	6	179	356
	% within employment status	4.8%	43.3%	1.7%	50.3%	
Other	Count	3	18	0	24	45
	% within employment status	6.7%	40.0%	0.0%	53.3%	
Total	Count	36	464	23	522	1045

However, the MOSAIC service providers report that a woman's employment status strongly affects her agency in leaving a violent domestic relationship. In addition, the empowerment of women through counselling is further identified as a factor affecting her agency and therefore ability to leave the violent relationship.

As explained by the MOSAIC service providers, when a women in an abusive relationship is employed, it is more likely that she will leave her abusive partner as she is financially self-sufficient. However, if she is unemployed, the likelihood of her leaving her abusive partner is much lower due to her financial insecurity. As explained by the MOSAIC service providers:

It makes a huge difference because if you are, say a woman is working, you can go out of that relationship anytime because you won't suffer like, for a long time to start up anything, you know, in a short space of time. But if you are not working, you have nothing ... you have to start buying is phones, this phone and like, you won't even have a place to stay. So, that's why it's very difficult for those who are not working. They are trapped in that.

I think if she would have, could have a job she would leave but I asked her how does she survive without any money, even if they're not buying food? So, she said yes, she goes to her mother, goes to her sister, they would buy the groceries but they won't give her money because they know her husband is a millionaire. He can give her money. So, he even ...uhm... he bought her a car but he don't give her money for petrol, so she can't take the children even to school. So, yes, if she worked she would've find herself another place to stay.

If a woman works she feels stronger, emotionally and psychologically she's definitely stronger and then can stand on her two feet. She's more empowered, of course. She's got better, not better, but she's got access to more resources and she, she can support her in, in her decision that she's making. So, I will say that a woman that is working and a woman that is not working, the woman that is working definitely, uhm, can, most likely will take, leave the relationship easier.

Most of our clients are women, ne. Just like we said before, some of the clients stay because of their children. So, we will find out that there's this woman that thinks of leaving this relationship but she's wondering how is she going to provide for the kids. Then you will see then that if she can have means she could walk out of the relationship but now because she can't provide for the kids, then she opt to stay.

Some had enough. They will tell you 'I had enough'. I've been there for family. It's now the last chance. I don't want to be there, I don't want to accept it. Whatever things he's doing. I want to be on my own. So then, somebody has had enough. And then they don't want to wait to report the husband later or tomorrow or the next day. They want to do it right now. So, some have had enough but on the other hand they are still having that feeling. They don't want him back but what is going to happen, how am I going to suffer with my kids, where am I going to stay, how am I going to feed my children?

Ya, a lot of them move out if they can afford. But some of them will say: 'I earn too little to go live on my own. So, I have to stay because of the children'. But most of them moved out.

Although a woman's economic self-sufficiency within a domestic violent relationship, strongly influences her decision and ability to leave the relationship, the MOSAIC service providers describe the importance of 'empowerment' as a further factor influencing a woman's agency:

I'm telling you, she was so thin ma Daisy, like somebody very ill. You see, I counselled her, this woman. The husband was abusing her emotionally, verbally because she bore, she bore ne, when she gave back two children that were disabled. I'm telling you, and then he didn't want her. He didn't want her. He

was chasing her away. You know, I see, ah, and there was also the family that was supporting this husband in terms of that. I counselled her, ne, I'm telling you, ne, we've seen amongst clients. When she came she was the phochu and she started to have, she had means because she used to get a grant and took that grant and go and sell, selling clothing, you know, second hand clothes whatever. She got money and then she started to be herself and she started to have confidence with herself. That woman didn't believe and that husband didn't believe even today! She left that man. You know, she left that man! To stay and get in with her shack in the neighbourhood and she build that shack for herself and to stay with those children, you know. But she's a good woman. I'm telling you, when a woman is empowered, really.

That when a woman is empowered she is most likely to stand up for herself. So, somewhere, somehow unemployment has a vital role that plays in women's lives. Ne? But through ...eh... human rights, through empowerment from the services, like this talks are being done by MOSAIC, then women will lighten up and will be empowered and will be able to stand up for themselves. I would also say that if I am a woman that is empowered, I see no reason that I can stand in abuse because I care for myself.

Sometimes, it is, I don't know, I don't know why ... because they've been blinded and they've been told 'you're this and you're this' and then they end up accepting that. Although they know it's wrong. But they're doing it anyway but later 'I could kick myself for doing that, I could've gone long time ago, I don't know why I didn't do it'. You see? The empowerment un-blinded her, made her see she can do it.

Then maybe the person went for counselling because there is counselling available, you know, and they become empowered? Because sometimes they come with the mind that, look, I've been raising my children all on my own

anyway, so if I divorce, maybe I haven't moved out already, I'm going to move out and stay with family so long and I'm getting myself a job. You know? And that is how they assess in their mind, do they have enough for the year. Just as well, I can stay on my own then, look after my own children.

6. DISCUSSION OF FINDINGS

6.1 INTRODUCTION

This section discusses the research findings presented in the previous section and contextualises these findings against the backdrop of literature presented in section three. The findings are discussed according to the aims of the study, notably the nature and experiences of economic abuse, as well as the effect economic abuse may have on limiting women's agency to leave a violent domestic relationship. Thereafter the implications for policy and associated strategies for intervention are put forward and discussed.

6.2 THE NATURE AND EXPERIENCES OF ECONOMIC ABUSE

6.2.1 SOCIO-ECONOMIC PROFILE

In order to contextualise the socio-economic profile of the MOSAIC clients, the findings from the Pelser et al (2005) National Gender-Based Violence Study undertaken in Malawi has been used as a comparison. Accordingly, the socio-economic profile of MOSAIC clients reporting economic abuse suggests women between the ages of 20 and 39 years (69.7 per cent) to be most vulnerable to economic abuse. Similarly, Pelser et al (2005: 24) found 68 per cent of their sample of women experiencing economic abuse to be between the ages of 21 and 40 years. The marital status of women reporting economic abuse, from the sample of MOSAIC in-take forms, suggests economic abuse to be most prevalent (54.2 per cent) within marriage. This finding is consistent with the findings of Pelser et al (2005: 26) who found 86.4 per cent of women experiencing economic abuse to be married. However, 36.4 per cent of the women from the sample of the MOSAIC in-take forms reported to be single;

while in contrast, Pelser et al (2005: 26) found only 7.3 per cent of their sample of women reporting economic abuse to be single.

The employment status of the MOSAIC clients in comparison to the employment status of the sample of women in the Pelser et al (2005) study is interesting. While 44.4 per cent of women from the sample of MOSAIC in-take forms report to be employed full-time; 45 per cent of the Pelser et al (2005: 26) sample report to be self-employed. Conversely, only 8 per cent of women from the Pelser et al (2005: 26) study report full-time employment and only 2.2 per cent of women from the sample of MOSAIC in-take forms report self-employment. A low 14 per cent of women report to be unemployed in the Pelser et al (2005: 26) sample; while a high 50 per cent of women from the sample of MOSAIC in-take forms report unemployment. The difference in the employment statuses of the two samples of women could be reflective of the different economic activities and opportunities available to women in South Africa and Malawi.

The number of children affected by economic abuse is higher among the sample of women from the Pelser et al (2005: 26) sample, where only 16 per cent of women report that no children are affected. In comparison, 44.3 per cent of women from the sample of MOSAIC in-take forms report no children to be affected by the abuse. However, 55.7 per cent of women from the MOSAIC sample indicate that their children are affected by the abuse. According to the Social Learning Theory, the effect of the abuse has consequences for learned behaviour during childhood, where the abuse is internalised and normalised according to gender specific roles (Lambert & Firestone, 2000: 53). In addition, Bowlus and Sietz (2006: 1114) found in their research that men who have been exposed to domestic violence during childhood are 1.9 to 5.3 times more likely to abuse their partner than if they had not been exposed to childhood domestic violence. The number of children affected by economic abuse is

therefore concerning, not only in the context of their financial needs and well-being, but moreover in terms of potential recidivism in adulthood.

6.2.2 NORMALISING ECONOMIC ABUSE

As noted by a MOSAIC service provider '... Economic abuse to me is not seen, you know?' Similarly, Anderberg and Rainer state: 'economic abuse has so far remained a relatively "unseen side" of domestic violence' (2012: 282). Van der Hoven explains that, 'many women do not even realise that they are being victimised by their husbands. They view abuse as part of their culture and accept their inferior position in society' (2001:24). Pelser et al note in this context that 'perceptions of violence differ vastly between various cultures and communities' (2005: 6). Accordingly, Pelser et al (2005: 23) found in their study, that only 16 per cent of their respondents had considered economic abuse a crime. This is consistent with the perceptions of the MOSAIC service providers who explain that economic abuse experienced by their clients is frequently not understood as abuse and therefore not recognised as a form of abuse or a crime. It is explained by the MOSAIC service providers that economic abuse has, as a consequence, become normalised and inter-generational in the lives of their clients, families and communities, passing from one generation to the next.

The normalising of abuse, specifically economic abuse, can be understood through the lens of patriarchy. Patriarchal ideologies infiltrate and govern the various levels of society, including the individual, family and community level. Patriarchal norms are, in turn, internalised at the individual, family and community level. The internalisation of these norms works to simultaneously reinforce and maintain the abuse. The theories of 'Learned Helplessness' and 'Social Learning Theory' add further explanation to the normalisation of economic abuse. Through the framework of 'Learned Helplessness' it is

understood that the individual learns helplessness in response to abuse from an early age. Ali and Naylor note in the context of the Learned Helplessness Theory that, 'repeated exposure to such situations results in the development of negative perceptions and beliefs about one's abilities to deal with such circumstances' (2013: 613). Learned Helplessness in response to abuse theorises that women consequently do not leave the relationship as the repeated experiences of abuse have conditioned the feelings of 'loss of control' and 'helplessness' (Ali and Naylor, 2013: 613). These feelings are often internalised during childhood and lived out during adulthood in response to abuse. Similarly, the 'Social Learning Theory' suggests that economic abuse is 'learned and reinforced' during childhood (Lambert & Firestone, 2000: 53). Flaherty notes, 'the best predictor for a male to perpetrate abusive behaviour is witnessing the behaviour in his family origin' (2010: 228); while women who experienced domestic violence during childhood will be more likely not to seek help in adulthood if faced with domestic violence' (Flaherty, 2010: 228). Similarly, Ali and Naylor argue that, 'men perpetrate violence because they have seen their fathers being violent towards their mothers and that women accept violence because they have seen their mother being abused by their father' (2013: 616). The gendered behaviour is therefore learned at an early age, where both the perpetration and acceptance of abuse is consequently normalised and reinforced.

6.2.3 EXPERIENCES OF ECONOMIC ABUSE

The MOSAIC service providers' accounts of their clients' experiences of economic abuse were categorised according to the typology of Postmus et al (2011) within 'economic control', 'economic exploitive behaviour', and 'employment sabotage'. The data from the MOSAIC in-take forms records economic abuse for only economic controlling behaviour and economic exploitive behaviour. 'Giving little or no money', 'doesn't pay maintenance',

and 'starving' can be classified as economic controlling behaviour and accounts for 21.3 per cent of economic abuse reported by the MOSAIC clients. 'Supports mistress', 'takes or demands money', 'takes and sells things', 'destroy property' and 'throw out possessions or evict' falls under the category of economic exploitive behaviour. This behaviour accounts for 75.6 per cent of the MOSAIC clients reported economic abuse. However, these findings need to be understood in the context of the limitations of the sample of MOSAIC in-take forms. The majority of the women from the sample of in-take forms who reported economic abuse were either Coloured or Black and seeking assistance from a domestic violence organisation. As such, the findings on the types of abuse experienced may not be representative of other groups of women. Additionally, this sample limitation provides a basis for the difference in the MOSAIC service providers' opinions of most reported form of economic abuse.

The in-take form data, however, suggests that women experiencing economic abuse experience multiple forms of both economic control and economic exploitive behaviour. As described by the MOSAIC service providers in their accounts of their clients' experiences, the tactics used to perpetrate economic abuse, including forms of economic control, economic exploitive behaviour and employment sabotage, are layered and interdependent. These accounts of abuse are consistent with the types of economic abuse identified by Adams et al (2008), Postmus et al (2011), and Fawole (2008) and are discussed below in further detail.

6.2.3.1 ECONOMIC CONTROLLING BEHAVIOUR

The MOSAIC service providers perceive economic controlling behaviour as the form of economic abuse experienced most by their clients. This perception is however contrary to the findings from the data from the in-take forms, which

suggests economic exploitive behaviour to be the most experienced form of economic abuse. This difference can however be understood within the limitations of the sample of in-take forms.

Economic controlling behaviour, in the accounts of the MOSAIC service providers, centres around the household and is experienced through the abuser not providing any money, not providing enough money, withholding money, and/or demanding money back which is required for household necessities. Typically economic control is experienced through a lack of provision for food, clothing, school fees, housing, not paying maintenance and through the financial support given to a mistress. Adams et al (2008: 576) and Postmus et al (2011: 420) further describe economic controlling behaviour to include, 'hiding money, demanding to know how money was spent, demanding receipts for money spent, denying a female partner access to her bank accounts, withholding financial information from a female partner, and or the abuser making important financial decisions without consulting his partner'. Economic control is also exercised as a 'punishing tool', whereby the control of economic resources is used to punish a female partner, for example, as identified by the MOSAIC service providers, for laying an IPO. Additionally, economic control is a strong controlling tactic and can be used interchangeably with economic exploitive behaviour. As identified by the MOSAIC service providers, withholding money in exchange for sex is a frequent example of exploitive behaviour, where money is used as a controlling tactic.

6.2.3.2 ECONOMIC EXPLOITIVE BEHAVIOUR

As accounted by the MOSAIC service providers, economic exploitive behaviour extends to include the abuser refusing to work and/or quitting his job. This is often a tactic employed by abusers, as identified by the MOSAIC service providers, to avoid the payment of maintenance and/or required family

financial support. Exploitive behaviour is also exercised through the demanding and/or stealing of money. In such instances, the MOSAIC service providers describe how the abuser, who is able to work, refuses to work and demands and/or steals money from his partner. Adams et al describes this behaviour, where the abuser 'takes [from the female partners'] purse, wallet or bank account without [her] permission or knowledge, or through forcing [his female partner] to give him money or let him use [the female partners'] ATM or credit card' (2008: 576). The abuser claiming his children's government child support grant for himself, is a further identified example of economic exploitive behaviour. Creating or not paying back debt, is another identified example of economic exploitive behaviour. Often, joint purchases on credit or loans taken out are made in the female partner's name. When it comes to repayment, the abuser denies responsibility and the MOSAIC client is required to pay the full amount back, as the debt is in her name. Adams et al (2008: 576) notes that this behaviour may additionally include the late payment of bills or forcibly not allowing a female partner to make the required repayments, with the result that her credit status and record is negatively affected. The damaging and or destroying of property is a further type of exploitive behaviour described by the MOSAIC service providers. This abuse is experienced through the abuser damaging and or destroying his partner's home and through the selling of his partner's household and personal items without her permission. Adams et al (2008: 576) further identifies 'gambling' with a female partner's money or shared money, as a further example of economic exploitive behaviour.

6.2.3.3 EMPLOYMENT SABOTAGE

Employment Sabotage is identified by the MOSAIC service providers as their clients experiencing the withholding of tuition fees, preventing them from going to work, causing disruptions at their place of work, as well as threatening to get them fired from their job. As described by the MOSAIC service providers, often

an abuser will tell his partner that he will provide for all financial needs; however he then withholds money and prevents her from working or earning her own income. Similarly, an abuser will offer to pay tuition fees to enable the female partner to study in order to increase her employability, but then her abuser will use her tuition fee payment as a controlling and exploitive tactic. Additionally, employment sabotage, as evidenced through the MOSAIC service provider accounts, occurs through the abuser creating disruptions at work. Such examples include physically abusing his partner at her place of work in front of her work colleagues or by means of telephone calls to her employer discrediting her with the aim of her being fired from her job. Postmus et al (2011: 420) and Adams et al (2008: 576) further identify the following behaviours, which were not identified by the MOSAIC service providers, as examples consistent with employment sabotage: 'doing things to prevent a female partner from going to work, a job interview or looking for work', for example through the hiding of car keys, or 'physically assaulting her', so she cannot go to work, and further 'physically abusing her if she mentioned she needed to work'.

6.2.4 MOSAIC CLIENTS' RESPONSES TO ECONOMIC ABUSE AND ACCESSING EMERGENCY MONETARY RELIEF

The overwhelming number of MOSAIC clients respond to economic abuse by firstly seeking support from their family and not institutional structures. Maudeni notes that in many instances women refrain from approaching institutional structures, often due to a combination of a 'lack of support services', 'the social stigma attached' to abusive relationships, as well as the 'hope that things [the relationship] will get better over time' (2002: 258). Similarly in a study by Postmus et al, it was found that women did not approach institutional structures, firstly due to 'women's desire to handle the situation on their own', secondly due to 'thinking the problem would get better on its own,' and thirdly the women 'were unsure of where to go' (2009: 861). Consistent with the Postmus et al (2009: 854)

findings, it is understood from the accounts of the MOSAIC service providers that engaging the legal system remains the last means to accessing support. Often this course is chosen only once all other informal support structures have been exhausted. However, for some women experiencing economic abuse, the support from family and friends is not an option. In such instances, as explained by the MOSAIC service providers, women do not have the support network of family or friends. This may be the result of repeated isolating 'tactics' undertaken by the abusive partner or the result of emotional factors, including the feelings of shame or alternatively, pride. Specifically, in response to why women remain in abusive relationships, Groenewald (2001: 61) identifies the 'interdependent relationship' between the emotional and personal characteristics of the victim, and the victim's relative structural barriers, as accounting for the factors which persuade women to remain in abusive relationships. The emotional and personal factors of women experiencing abuse therefore contribute to their response to the abuse. Additionally, culture and associated cultural norms, as identified by Maudeni (2002: 268) affect women's responses to economic abuse. In countries with diverse cultures, the responses of women experiencing economic abuse may differ greatly. A MOSAIC service provider explained that in some African cultures, it is likely the woman experiencing economic abuse will consult her elders first. However as identified by Maudeni (2002: 259), in Botswana the active patriarchal nature of society has conditioned women to respond to abuse with 'perseverance' and not to leave the relationship or consult others.

As highlighted by the MOSAIC service providers, the informal structures of support, including family and friends, are engaged initially by the MOSAIC clients for both emotional and financial support. This finding may be the result of many women not recognising economic abuse as a form of abuse and therefore not considering the legal system as an appropriate response to their situation. Alternatively, women may not be aware of the support the legal system could provide to their situation and therefore do not approach

institutional structures. Additionally, women may have lost faith in the legal system after repeated attempts to access support. Specifically, in the context of EMR, women experiencing economic abuse may have lost faith in institutional structures after repeated attempts to access EMR. EMR is described by Smythe and Artz as relief, 'to allow applicants access to emergency funds to ensure that they can provide for their own immediate safety and well-being and that of their dependants' (2005:27). In their accounts, the MOSAIC service providers highlight the many challenges experienced by their clients in filing an IPO and accessing EMR. Smythe and Artz (2005: 27) additionally highlight the 'controversy' surrounding the granting of EMR. For some officials, according to Smyth and Artz, applicants have used EMR interchangeably with maintenance orders, as either a 'substitute for a maintenance order or where a maintenance order has not been successful, and/or where maintenance has not been paid' (2005:27-28). However, for the MOSAIC service providers, economic abuse is often not given the 'acknowledgment' required as an act of domestic violence. As a MOSAIC service provider noted, in cases where a women has been 'severely physically abused' EMR is more likely to be granted; if she has not been severely abused, it is 'rarely granted'. Similarly, Smythe and Artz additionally found that some magistrates were 'reluctant' to grant EMR in cases where monetary claims were not as a 'direct result of the act of domestic violence' (2005:29). Consistent with the perceptions of the MOSAIC service providers, Smythe and Artz further note in this context that 'it suggests that economic abuse is not a "real" form of domestic violence and that the provision of EMR should only accompany more serious (read physical) forms of abuse' (2005: 29).

Additionally, some MOSAIC service providers report that economic abuse and EMR are not fully understood by all police and magistrates, while additionally there is inconsistency in the granting of EMR. As a consequence, the challenges experienced in accessing EMR often leave women with no choice but to remain in abusive relationships. If economically dependent on

their partner, many women remain trapped in the relationship with few tangible options to enable leaving. Similarly, Groenewald (2001) states the economic dependence of female partners on their male partner is repeatedly identified as a primary structural factor influencing women's decisions to remain in domestic violent relationships. Within this context, Weaver et al note that 'the degree of economic dependence has been found to predict a woman's ability to leave an abuser' (2008: 570). The economic dependency of women and the ability to leave a violent relationship is discussed in further detail below.

6.3 THE EFFECT OF ECONOMIC ABUSE ON WOMEN'S AGENCY TO LEAVE A VIOLENT DOMESTIC RELATIONSHIP

The effect of economic abuse on women's agency to leave a violent domestic relationship is described by the MOSAIC service providers to have two possible outcomes. For the majority of women, economic abuse coupled with little financial security, as well as individual and family factors, limits their agency and therefore ability to leave the relationship. Makofane (2002) and Groenewald (2001) explain how structural factors can greatly limit a women's ability to leave the relationship. Structural factors can include employment and access to regular income and/or financial security, which allows for access to long-term housing and sufficient income to support daily household needs and expenditure. In the context of structural factors, Weaver et al explain that the 'lack of access to economic resources makes women and their children dependant on their abusive partners' (2008: 570). The MOSAIC service providers describe the structural barriers their clients experience, where they have no employment and/or regular income, nowhere to live long-term and often with their children to support. Similarly, Matjasko et al note that, 'poverty and a lack of affordable housing options make it even more difficult to escape violent relationships' (2013: 123). Without economic security and self-sufficiency, the prospect of leaving a violent relationship is greatly lessened. Postmus et al note

that 'on the path toward economic self-sufficiency women may encounter many barriers including poor labour market conditions, such as a low wage market, high unemployment and a lack of jobs' (2011:414). Therefore a favourable economic climate offering employment and access to resources, contributes significantly to reducing the structural barriers faced by women and increasing women's agency to leave a violent domestic relationship.

In a few instances, the MOSAIC service providers explain how the experience of economic abuse increases women's agency to become financially self-sufficient and leave the relationship. Economic self-sufficiency enabled through employment and access to resources, as identified by the MOSAIC service providers, strongly affects women's agency in leaving a violent domestic relationship. Vyas and Watts note that 'increasing women's economic resources empowers her to bargain for a better situation for herself or to leave, therefore reducing her risk of abuse' (2009: 579). Similarly, Weaver et al found in their study that economic abuse could 'comprise a context for goal setting [and] future opportunities (financial self-efficacy)' (2008: 581). In addition to long-term employment, the MOSAIC service providers identify education and empowerment as strong factors which positively influence economic self-sufficiency. Education and empowerment delivered through counselling and support groups offered by MOSAIC and similar organisations can assist women greatly in becoming economically self-sufficient. Similarly, Postmus et al (2011:425) recommends educating women of abuse about the types of economic abuse and that this education form part of services offered. Postmus et al notes in this regard, 'advocates should be prepared to offer financial tools and strategies in an effort to increase survivors' economic self-sufficiency' (2011: 425).

6.4 IMPLICATIONS FOR POLICY

The preamble to the Domestic Violence Act, 116 of 1998, states that 'the remedies currently available to the victims of domestic violence have proved to be ineffective'. Similarly, Postmus et al describes how 'there is a pressing need for greater awareness of economic abuse not only at the service provision level but at the policy level' (2011: 425). These statements invite inquiry into how policy can further support the victims of domestic violence.

Accordingly, in addressing the 'risk factors' and 'causes' predominant in domestic violence, Dawes et al (2006: 228) identify a strong association between poverty and domestic violence. Similarly, Fawole concludes that 'poverty is both a cause and consequence of economic violence' (2008: 168). The levels of poverty within South Africa remain high, with the vulnerability of women to living in poverty higher than that of men. According to Chen (2005), globally 70% of those living in poverty are women (cited in Fawole, 2008: 169). Policy concerning domestic violence thus needs to be strategically aligned to supporting those most vulnerable to poverty, including women and children.

As domestic violence is a multi-dimensional phenomenon, operating upon various systemic levels (micro, meso, exo and macro level), interventions need to acknowledge the interdependency of these systems in order to effectively address the forms of domestic violence. In this regard, Postmus et al state that 'advocates and researchers should help policy makers understand the ramifications of this problem [domestic violence] and together form ways in which this can be alleviated' (2011: 426). Accordingly, there is no doubt that there is a critical need for responses to economic abuse that bring together all actors at all levels in an integrated, multi-sectoral approach requiring greater co-ordination amongst the various stakeholders: civil society organisations, government departments, researchers and communities.

In the view that a multi-sectoral approach is required from various stakeholders, interventions need to be aimed at the micro, meso, exo and macro levels of society. The MOSAIC service providers identify education, awareness and empowerment as factors which work to mitigate the effects of economic abuse. Accordingly, interventions targeted through education, awareness and empowerment should be aimed at all levels of society. At the micro-level, the sample of MOSAIC in-take forms shows that on average one child is affected by economic abuse. Lambert and Firestone report that '80 per cent of batterers [abusers] have children in the home [which] may have the longest lasting and furthest-reaching effects' (2000: 53). Lambert and Firestone further note in respect of a study conducted by Walker (1978), that '67 per cent of battering victims experienced high levels of violence in their childhood homes' (2000: 53). According to the Social Learning Theory, growing up in a household where economic abuse has become normalised, and in turn internalised, will promote the reinforcement of the abusive behaviour during the adulthood of the child. Similarly, Fawole states: 'children brought up with economic violence are more likely to perpetrate such violence as young adults in intimate partner relationships' (2008: 173). At the micro level, greater education, awareness and empowerment is therefore required in both childhood and adulthood. In this context, Maundeni (2002: 270) recognises that such education programmes need to be on a large scale and specifically target gender oppression, including gendered power relations and women's rights in order to make progress in addressing 'traditional gendered socialisation'. In addition, Stylianou et al (2013: 3200) highlights that such awareness through education should not only be aimed at individuals and communities, but also at practitioners working with abused women and families.

However such interventions need to be aimed not only from the bottom-up, at a micro-individual level, but also from the top-down at a macro - societal level. Accordingly, at a macro level, the patriarchal regulation of society is identified as a causal factor in domestic violence. The family, economy, and

religion are among the identified patriarchal institutions, which are perceived as causal factors in the perpetration of domestic violence. Patriarchal ideologies, which govern the institutions of society, work simultaneously to reinforce each other. At a macro-policy level, both social and economic policies need to take account of the economic self-sufficiency of women. The Domestic Violence Act (116 of 1998), identifies and accurately defines the behaviours of economic control and exploitive behaviour. However, the Act does not explicitly make provision for 'Employment Sabotage' – the third type of economic abuse identified by Postmus et al (2011) and evidenced in the accounts of the MOSAIC service providers. The perpetration of 'employment sabotage' and the prevention of 'resource acquisition' through employment, therefore directly contributes to a woman's economic dependency and decrease in economic self-sufficiency. In turn, the dependency acts as a structural barrier greatly limiting a woman's agency to leave a violent relationship. At a policy level, greater awareness can be given to economic abuse through explicitly detailing employment sabotage and the manifestation thereof, as a form of abuse within the Domestic Violence Act of South Africa. Within this context, Postmus et al also identifies the need for 'state and federal policies designed to support survivors... to be expanded to acknowledge and prohibit economic abuse' (2011: 426), whereby all forms of economic abuse and the manifestations thereof are acknowledged.

As the unemployment of women acts as a structural barrier limiting women's agency to leave a financially dependent relationship, Basu and Fomoye suggest in this regard: '...traditional fiscal or monetary policies can be used to create more employment in general and to target economic sectors where women are employed in greater proportions ... By creating more employment opportunities for women, this too will reduce the number of violent incidents against women in the household' (2004: 470). Accordingly, economic policies designed to create employment should acknowledge and give greater emphasis to the need to create employment in economic sectors which

predominantly employ women. Fawole (2008: 174) notes within this context the need to support micro-enterprises and small enterprise development initiatives aimed at women. Additionally, she suggests further support be given to microfinance and microcredit interventions for women (Fawole, 2008: 174). Accordingly, Government and donor funding should be strategically aligned to support such initiatives and interventions. Interventions could be integrated within existing advocacy, education and empowerment efforts aimed at supporting women in domestic violent relationships. Such initiatives have the potential to mitigate economic dependency and promote the economic self-sufficiency of women.

Aligned to Basu and Fomoye's (2004) view of creating greater employment opportunities in sectors which employ primarily women, Matjasko et al (2013: 125) state the need for economic strategies, which in turn can assist women in leaving violent relationships. As one strategy, Matjasko et al (2013: 124) identify the need for 'economic support'. Matjasko et al explain that 'economic support may be vital to individuals escaping relationships characterised by IT [intimate terrorism, a form of economic abuse] by providing resources necessary to support themselves and their children' (2013: 124). The Domestic Violence Act (116 of 1998) makes provision for EMR to be accessed when filing an IPO. However, as discussed previously, access to EMR remains a challenge to many women. For this reason, greater awareness around this form of support should be created, in addition to clear and consistent guidelines for the granting of EMR. However, as Mathews and Abrahams note in the context of EMR and PO's:

'a protection order on its own cannot be expected to change women's experiences of intimate violence as it is compounded by women's socio-economic environment. An integrated, national strategy taking into account women's position in society is crucial to change women's realities' (2001:3).

This understanding draws on the points raised in this discussion, which put forward the need for an integrated approach to the prevention of economic abuse. Such an approach involves all stakeholders and where interventions are strategically targeted at all levels of society.

7. CONCLUSION

Stylianous et al recommends 'the need for practitioners and researchers to develop a better understanding of the types of economic abuse, its many manifestations, and its implications for survivors' (2013: 3199). This thesis, through exploring the nature of economic abuse, contributes to building an understanding of economic abuse experienced by women in South Africa.

For many of the MOSAIC clients, economic abuse is not recognised as a form of abuse and the behaviours of economic abuse have become 'normalised' in their daily lives. The normalisation of economic abuse reinforces the acceptance of the abusive behaviour. In turn, the behaviour is internalised and perpetrated across generations. In this context the number of studies highlighting the early onset of gender-based violence raises concern, given the number of children affected by economic abuse as identified by the MOSAIC clients. Interventions aimed at preventing domestic violence need to consider all age groups, where age appropriate interventions are tailored to the specific age group.

Through the lens of the MOSAIC service providers, the types of economic abuse experienced and 'lived' by their clients have been descriptively described according to the Postmus et al typology (2011). These lived experiences give evidence to the layered and multiple forms of economic abuse experienced and the devastating impact this form of abuse has on their clients. Not only is it debilitating for the women experiencing the abuse, but the effect extends to children within the domestic setting, further fuelling gendered roles in the 'cycle of violence'. Economic control is perceived as the most prevalent form of economic abuse experienced by the MOSAIC clients. This form of abuse is concentrated primarily within the household setting, involving the control of money for basic necessities. Economic control is frequently used interchangeably with economic exploitive behaviour, where control is

maintained through the exploitation of women and/or women's property. Although the prevalence of employment sabotage is reported to a lesser extent by the MOSAIC service providers, the effect of this form of abuse on the ability of women to leave a violent relationship is detrimental.

The MOSAIC service providers' evidence accounts how economic abuse, more often than not, limits women's agency to leave a violent domestic relationship. A direct consequence of economic abuse is a woman's economic dependency on her abuser. The dependency works as a structural barrier against her agency and therefore ability to leave the relationship. Employment sabotage directly contributes to the dependency of women on their abusers. Creating further awareness around this form of abuse, specifically at a policy level, will support the recognition of this type of abuse as a crime and a devastating form of abuse.

Conversely, as described by the MOSAIC service providers, economic self-sufficiency achieved through sufficient, regular and stable income, increases the agency of women to leave violent domestic relationships. Greater emphasis should be placed on factors and interventions, both in the short and long term, which encourage women's economic self-sufficiency. In the short-term, the consistent and regular granting of EMR by magistrates when applied for by women, will impact on their agency to leave a violent relationship. The continued inconsistencies in the granting of EMR require immediate remedy through appropriate institutional interventions. Similarly, in the long-term, education, awareness and empowerment interventions, identified as mitigating factors against economic abuse, need to target all individuals and levels of society. Such interventions, coupled with integrated socio-economic policies, aligned to creating economic opportunities for women, could positively impact on the economic self-sufficiency of women. In order to achieve 'on-the-ground' results, a collaborative interdepartmental approach is required from

Government and stakeholders alike, which work collectively within the strategic mandate of eradicating all forms of domestic violence.

Future research should explore further the nature and manifestations of economic abuse within the South African context, drawing on the frameworks and tools developed by Adams et al (2008) and Postmus et al (2011). Attention should be given to developing a consistent approach among magistrates in the granting of EMR. Additionally, both the factors which encourage and those that constrain the economic self-sufficiency of women in economically abusive relationships within a South African setting should be explored.

8. BIBLIOGRAPHY

Adams, A., Sullivan, C., Bybee, D. & Greeson, M. 2008. Development of the Scale of Economic Abuse. *Violence Against Women*, 14 (5): 563 -588.

Ali, P & Naylor, P. 2013. Intimate Partner Violence: A Narrative Review of Feminist, Social and Ecological explanations for its causation. *Aggression and Violent Behaviour*, 18: 611 -619

Anderberg, D & Rainer, H. 2013. Economic Abuse: a Theory of Intrahousehold Sabotage. *Journal of Public Economics*, 97: 282 -295.

Artz, L. 2004. Tough Choices: Difficulties Facing Magistrates in Applying Protection Orders. *Crime Quarterly*, 8, June: 25 -30.

Artz, L. 2014. Correspondence. 28 September, Cape Town.

Babbie, E & Mouton, J. 2005. *The Practise of Social Science Research*. Cape Town: Oxford University Press Southern Africa.

Basu, B & Famoye, F. 2004. Domestic Violence Against Women and Economic Dependence: A Count Data Analysis. *Review of Political Economy*, 16 (4): 457-472.

Bless, C & Higson- Smith. 2005. *Fundamentals of Social Research Methods: An African Perspective*. Cape Town: Juta Education.

Boslaugh, S. 2007. *Secondary Data Sources for Public Health: A practical Guide*. England: Cambridge University Press.

Bowlus, A. & Sietz, S. 2006. Domestic Violence, Employment and Divorce. *International Economic Review*, 47 (4): 1113 – 1149.

Bollen, S., Artz, L., Vetten, L. & Louw, A. 1999. Violence Against Women in Metropolitan South Africa: A Study on Impact and Service Delivery. *ISS Monograph Series*, 41, September: 1-109.

Braun, V. & Clarke, V. 2006. Using Thematic Analysis in Psychology. *Qualitative Research in Psychology*, 3 (2): 77 -101.

Dawes, A., Kropiwnicki, Z., Kafaar, Z. & Richter, L. 2006. Partner Violence, in U. Pillay, B. Roberts & S. Rule (ed.). *South African Social Attitudes: Changing Times, Diverse Voices*. Cape Town: HSRC Press.

Domestic Abuse and Money Education (DAME). Chapter 2. Domestic Abuse and Money Education: Developing Effective Responses.

Dunkle, K., Jewkes, R. & Brown. 2004. Gender Based Violence, Relationship Power, and Risk of HIV Infection in Women Attending Antenatal Clinics in South Africa. *The Lancet*, 363 (9419): 1415-1421.

Farmer, A. & Tiefenthaler, J. 1997. An Economic Analysis of Domestic Violence. *Review of Social Economy*, 55 (3): 337 -358.

Fawole, O. 2008. Economic Violence to Women and Girls: is it Receiving the Necessary Attention? *Trauma, Violence & Abuse*, 9 (3): 167-177.

Flaherty, M. 2010. Constructing a World Beyond Intimate Partner Abuse. *Affilia: Journal of Women and Social Work*, 25 (3): 224-235.

Greonewald, T. 2001. Dispelling the Myths Surrounding Why Abused Women Remain in Abusive Relationships. *Unisa Psychologica*, 27 (1&2): 51 -62.

Huang, C., Postmus, J., Wikse, J. & L. Wang. 2013. Economic Abuse, Physical Violence and Union Formation. *Children and Youth Services Review*, 35: 780 - 786.

Jewkes, R., Penn-Kekana, L., Levin, J., Ratasaka, M. & Schrieber, M. 1999. "He Must Give Me Money, He Mustn't Beat me": Violence Against Women in Three South African Provinces. CERSA (Women's Health) Medical Research Council, Pretoria, 1-26.

Jewkes, R., Levin, J. & Penn-Kekana, L. 2002. Risk Factors for Domestic Violence: Findings from a South African Cross-Sectional Study. *Social Science & Medicine*, 55: 1603 – 1617.

Lambert, L. & Firestone, J. 2000. Economic Context and Multiple Abuse Techniques. *Violence Against Women*, 6: 49 – 67.

Makofane, M. 2002. Factors Compelling Women to Remain in Abusive Marriages. *Acta Criminologica*, 15 (1): 84 -92.

Matjasko, J., Niolon, P. & Valle, L. 2013. The Role of Economic Factors and Economic Support in Preventing and Escaping from Intimate Partner Violence. *Journal of Policy Analysis and Management*, 32 (1): 122 – 141.

Mathews, S. & Abrahams, N. 2001. *Combining Stories and Numbers: An Analysis of the Impact of the Domestic Violence Act (No. 116 of 1998) on Women*. The Gender Advocacy Group and The Medical Research Council (Gender and Health Research Group, 1 – 43.

Maundeni, T. 2002. Wife Abuse Among a Sample of Divorced Women in Botswana: a Research Note. *Violence Against Women*, 8: 257 – 274.

MOSAIC website [online]. 2014. Available: www.mosaic.org.za. [2014, October 5].

Outlaw, M. 2009. No One Type of Intimate Partner Abuse: Exploring the Physical and Nonphysical Abuse among Intimate Partners. *Journal of Family Violence*, 24: 263 -272.

Pelser, E., Gondwe, L., Mayamba, C., Mhango, T., Phiri, W. & Burton, P. 2005. Intimate Partner Violence: Results from a National Gender-based Violence Against Women Study in Malawi. National Statistical Office: Crime & Justice Statistical Division, 1-53.

Postmus, J., Plummer, S., McMahon, S., Murshid, N. & Sung Kim, M. 2011. Understanding Economic Abuse in the Lives of Survivors. *Journal of Interpersonal Violence*, 27 (3): 411-430.

Postmus, J., Severson, M., Berry, M., & Ah Yoo, J. 2009. Women's Experiences of Violence and Seeking Help. *Violence Against Women*, 15 (7): 852 -868.

Prozesky, H. 2007. Gender. Class notes (Honours Sociology Module). Stellenbosch: University of Stellenbosh.

Sanders, C. 2014. Saving for Survivors: An Individual Development Account Programme for Survivors of Intimate Partner Violence. *Journal of Social Service Research*, 40 (3): 297- 312.

Smythe, D. & Artz, L. 2005. Money Matters: Structural Problems with Implementing the DVA. *Agenda: Empowering Women for Gender Equality*, 66 (1): 24- 33.

South Africa. 1998. *Domestic Violence Act, 116*. South Africa. Cape Town: Government Printer.

South Africa. 2008. Consolidated Report on the Nature and Prevalence of Domestic Violence in South Africa. Available: http://www.cindi.org.za/files/eNews/enews13/Consolidated_Report_Domestic_Violence_South%20Africa.pdf

Stylianou, A., Postmus, J. & McMahon, S. 2013. Measuring Abusive Behaviours: is Economic Abuse a Unique Form of Abuse? *Journal of Interpersonal Violence*, 28 (16): 3186 – 3204.

Tolman, R. & Wang, C. 2005. Domestic Violence and Women's Employment: Fixed Effects Models of Three Waves of Women's Employment Study Data. *American Journal of Community Psychology*, 36 (1&2): 147 -158.

Usta, J., Makarem, N. & Habib, R. 2013. Economic Abuse in Lebanon: Experiences and Perceptions. *Violence Against Women*, 19 (3): 356 -375.

Van der Hoven, A. 2001. Domestic Violence in South Africa. *Acta Criminologica*, 14 (3): 13-25.

Vyas, S. & Watts, C. 2009. How Does Economic Empowerment Affect Women's Risk of Intimate Partner Violence in Low and Middle Income Countries? *Journal of International Development*, 21: 577 – 602.

Weaver, T., Sanders, C., Campbell, C. & Schnabel, M. 2008. Development and Preliminary Psychometric Evaluation of Domestic Violence: Related Financial Issues Scale. *Journal of Interpersonal Violence*, 24 (4): 569 – 585.

Williamson, E. 2010. Living in the World of the Domestic Violence Perpetrator: Negotiating the Unreality of Coercive Control. *Violence Against Women*, 16 (2): 1412-1423.

Women's Aid website [online]. 2014. Available: www.womensaid.org.uk. [2014, October 5].

ANNEXURE A: MOU WITH MOSAIC

MEMORANDUM OF UNDERSTANDING

between

MOSAIC

and

SUSANNAH CLARKE

INTRODUCTION:

This memorandum of understanding (MOU) serves to define the relationship and responsibilities of each party during the collection of data relating to economic abuse during 2012 and 2013.

THE PARTIES:

MOSAIC is a non-governmental organisation, which provides assistance to youth and adults experiencing abuse and domestic violence in South Africa.

Susannah Clarke is currently completing her MPhil minor dissertation in Social Justice at the University of Cape Town. Her minor dissertation aims to explore economic abuse in domestic violent relationships.

THE RESEARCH QUESTION:

Ms Clarke wishes to understand the extent to which women experience economic abuse, by exploring the nature and frequency of this abuse. She also aims to explore how economic abuse affects a women's agency to leave a domestic violent relationship.

RESPONSIBILITIES OF BOTH PARTIES:

An introductory meeting between both parties was held on the 7th September 2012. During this meeting Susannah Clarke presented her research topic to the Director of MOSAIC. She requested the support and assistance of MOSAIC and MOSAIC's personnel during the data collection phase of her research. MOSAIC offered support and assistance through the following means:

1. Providing a sample of the MOSAIC intake forms from March 2011 to March 2012;
2. Availing their court support personnel, upon their consent, to participate in focus group discussions;
3. Availing their Sexual Violence Counselors and Social Auxiliary Worker personnel, upon their consent, to participate in focus group discussions; and
4. Availing up to 3 key staff members, upon their consent, to participate in semi-structured interviews at a date of their convenience.

In turn, for the support and assistance to be offered by MOSAIC and MOSAIC's personnel, Susannah Clarke will provide MOSAIC with the items listed below:

1. The selected data captured from the sampled intake forms from March 2011 to March 2012;
2. The incorporation of relevant research questions, as requested by MOSAIC, during the data collection phase of her study;
3. An overview of economic abuse, in the form of a short in-person presentation, to all focus group participants prior to the focus groups;
4. All captured and transcribed data from the focus group discussions; and
5. A policy brief or executive summary of her findings and recommendations on the conclusion of her minor dissertation.

SUPERVISION:

Susannah Clarke will be supervised during the course of this research by Associate Prof Lillian Artz, from the Gender, Health & Justice Research Unit, Faculty of Health Sciences at UCT.

Christelle Cronje will provide input and guidance to Ms Clarke during the course of the research.

COSTS:

There will be no financial costs to either party as a result of this agreement.

DESIGNATED POINTS OF CONTACT:

For MOSAIC

Contact person: Christelle Cronje

Contact number: +27 21 761 7585

Contact email address: ccronje@mosaic.org.za

For SUSANNAH CLARKE

Contact person: Susannah Clarke

Contact number: + 27 82 922 6852

Contact email address: Clarke.sbc@gmail.com

ANNEXURE B:
INFORMATION FORM TO PARTICIPATE IN FOCUS GROUP
DISCUSSION

Dear _____

My name is Susannah Clarke and I am an MPhil student in Social Justice at the University of Cape Town. I am currently undertaking my dissertation in fulfilment of my MPhil. My dissertation concerns economic abuse within domestic violent relationships and I have asked MOSAIC to assist me during the data collection stage of my research.

I am asking you to participate in my research study which aims to explore service provider's perceptions of economic abuse. You were selected as a possible participant in this study because you may have been exposed to your clients' experiences of economic abuse, and your perceptions and opinions about their experiences of economic abuse may provide valuable information.

I will be holding focus group discussions at the end of November at the MOSAIC offices in Wynberg. Focus group discussions will start directly after your monthly MOSAIC debrief session and will last for between 60 and 90 minutes. Your choice to participate in a focus group discussion is voluntary; however, your participation in this research study will be greatly appreciated.

If you have any questions or concerns about the research, please feel free to contact myself Susannah Clarke telephonically on 082 922 68 52 or via email at clarke.sbc@gmail.com or alternatively my MPhil dissertation supervisor, Professor Lillian Artz, telephonically on 021 406 6023 or via email at Lillian.Artz@uct.ac.za

On conclusion of this thesis, I will provide MOSAIC with either a summary of the findings or a parliamentary brief, for the purposes of MOSAIC's advocacy.

I look forward to your participation in a focus group discussion.

Warm regards,

Susannah Clarke

ANNEXURE C: FOCUS GROUP DISCUSSION GUIDE FOR MOSAIC SERVICE PROVIDERS

Interviewer to review the informed consent form with the participants. Once the forms are signed and all participant queries have been answered, the focus group discussion can begin.

1. Please briefly introduce yourselves by clarifying your position at MOSIAC and for how long you have been with the organisation. [Interviewer to ask each participant in turn]

During our discussion today, I would like to discuss some questions relating to your perceptions of economic abuse as experienced by the clients of MOSAIC. In the majority of domestic violence cases, violence is perpetrated by a male partner against a female partner. Based on this understanding, please consider the questions I would like to discuss in this context, where the perpetrator of economic abuse is male and MOSAIC's client reporting the abuse is female.

2. What do you understand economic abuse to be?
3. In general, what do you think your clients' understanding of economic abuse is?
4. During an average month, how many of your clients file a protection order specifically due to economic abuse? Similarly, during an average month how many clients indicate economic abuse, when filing a protection order, as one of the forms of abuse experienced?
5. Do you feel there is an increase or decrease in the reporting of economic abuse by your clients?
6. Why do you think there is an increase/decrease in the reporting of economic abuse?

7. How is economic abuse experienced by your clients?
 - a. By whom generally is it perpetrated by?
[Probe: partner, boyfriend, husband, ex –husband]
 - b. How is this abuse perpetrated? Please provide a detailed response, using examples provided by your clients, as to the various ways the abuse is perpetrated.
[Probe: through the means of economic control, economic exploitive behaviour, employment sabotage]
8. How do your clients respond to the economic abuse that they experience?
[Probe: do they seek help; do they look for support from friends, family or through community support groups; do they accept the abuse]
9. What do you perceive to be the most common form of economic abuse experienced by your clients?
[Probe: economic control, economic exploitive behaviour, employment sabotage]. Why do you think this form is more common than other forms of economic abuse?
10. How does economic abuse affect a women's ability to leave a violent domestic relationship?
[Probe: does it influence the choices she makes in leaving the relationship; does it motivate her to leave or stay in the relationship?]
11. Are the majority of women who report economic abuse employed or unemployed? Are the majority of their perpetrators employed or unemployed?
12. Do you find a women's employment status affects her decision to remain in or leave a violent domestic relationship?
13. From your experience, do you feel a women's economic self -sufficiency influences her decision to remain in or leave a violent domestic relationship? Please provide a detailed response, using examples as provided by your clients.
14. What do you think NGO's like MOSAIC could do further to assist women who

experience economic abuse?

15. What do you think government could do to further assist women who experience economic abuse?

16. What advice do you give women who are experiencing economic abuse?

Thank you for your time and valuable contribution.

ANNEXURE D: CONSENT TO PARTICIPATE IN RESEARCH

Exploring service provider's perceptions of economic abuse

You are asked to participate in a research study which aims to explore service provider's perceptions of economic abuse. You were selected as a possible participant in this study because you may have been exposed to your clients' experiences of economic abuse and your perceptions and opinions about their experiences of economic abuse may provide valuable information.

1. PURPOSE OF THE STUDY

This study aims to explore firstly, to what extent do women experience economic abuse, through exploring the nature and frequency of this abuse; and secondly, how does economic abuse affect a women's agency to leave a violent domestic relationship.

2. PROCEDURES

If you volunteer to participate in this study, I would ask you to do the following: you would respond to a series of questions regarding your perceptions of economic abuse. These questions will come in the form of a focus group discussion or interview.

If you feel uncomfortable about discussing these perceptions, feel free not to participate or to decline to answer any specific questions. Prior to the commencement of the focus group discussion or interview, you will be asked for your permission to record on an audio tape the answers you provide. The focus group discussion and or interviews will last between sixty and ninety minutes each. Please tell the interviewer facilitating your focus group or conducting your interview if you have any time constraints or if you need to leave at any time.

3. POTENTIAL RISKS AND DISCOMFORTS

Speaking about your perceptions of economic abuse may be uncomfortable if it reminds you of painful experiences or highlights difficulties you are currently facing. If at any time you feel you do not want to answer a particular question, please tell the researcher and you will not be asked to answer. You are free to decline to answer any question that you do not want to.

If you feel distressed/upset at the end of the focus group or interview, please tell the interviewer and he/she will arrange an appropriate form of support/counselling for you, free of charge.

4. POTENTIAL BENEFITS TO SUBJECTS AND/OR TO SOCIETY

There are no direct benefits to the participant for participating in this study.

In focusing on the nature of economic abuse, this study will attempt to contextualise what economic abuse 'means' to women. In examining whether economic abuse can be used as proxy for a decrease in women's economic self-dependency, this study will provide further insight into how policy can support women in domestic violent relationships. It is hoped that this study will provide further insight into how policy and the implementation thereof can further support women experiencing economic abuse.

5. PAYMENT FOR PARTICIPATION

Participants will receive no payment for participating in this study; refreshments will however be provided during the focus group discussions and interviews.

6. CONFIDENTIALITY

Any information that is obtained in connection with this study and that can be identified with you will remain confidential and will be disclosed only with your permission or as required by law. Confidentiality will be maintained by means of the use of pseudonyms and the removal of identifying information from records. Confidentiality will be ensured by making the collected data available only to the main researcher, research assistants, Professor Lillian Artz and MOSAIC. The recorded (audio) focus group discussions and interviews will be made available only to the interviewer, the main researcher, Professor Lillian Artz, MOSAIC and the subjects of the focus group discussions and interviews.

If you participate in a focus group, you may discuss issues raised during the session with people outside of the group, but we request that you maintain the confidentiality of what was discussed in the focus group and the anonymity of the participants.

7. PARTICIPATION AND WITHDRAWAL

You can choose whether to be in this study or not. If you volunteer to be in this study, you may withdraw at any time without consequences of any kind. You may also refuse

to answer any questions you don't want to answer and still remain in the study if you so choose.

8. IDENTIFICATION OF INVESTIGATORS

If you have any questions or concerns about the research, please feel free to contact Susannah Clarke telephonically on 082 922 68 52 or via email at clarke.sbc@gmail.com or alternatively Professor Lillian Artz, telephonically on 021 406 6023 or via email at Lillian.Artz@uct.ac.za

9. RIGHTS OF RESEARCH SUBJECTS

You may withdraw your consent at any time and discontinue participation without penalty. You are not waiving any legal claims, rights or remedies because of your participation in this research study. If you have **concerns about the research, its risks and benefits or about your rights as a research participant in this study**, you may contact the Law Faculty Research Ethics Committee Administrator, Mrs Lamize Viljoen, at 021 650 3080 or at lamize.viljoen@uct.ac.za. **Alternatively, you may write to the Law Faculty Research Ethics Committee Administrator, Room 6.28 Kramer Law Building, Law Faculty, UCT, Private Bag, Rondebosch 7701.**

SIGNATURE OF RESEARCH PARTICIPANT AND INVESTIGATOR

I hereby consent voluntarily to participate in this study. I have been given a copy of this form.

Signature of Participant

Date

Signature of Investigator

Date

ANNEXURE E: MOSAIC COUNCELLING FORM

MOSAIC COUNCELLING FORM

1 COMM	2 COURT	YOUR NAME & NO	DATE	CODE NAME	SEX	FEMALE	MALE
-----------	------------	----------------	------	-----------	-----	--------	------

VENUE COUNSELLED	1 CAPE T	2 PHILIPPI	3 WYNB	4 BELLV	5 BISHOP	6 STRAND	7	8 STELLEN	BLACK	COLOURED
	9 KUILSRIV	10 MP	11 WELLING	12 KHAYEL	13 PAARL	14 BLUE D	15 MUIZEN	16 SIMONS	WHITE	INDIAN

REFERRED BY	1 MOSAIC – SOCIAL SERVICES	2 SELF – COURT SUPPORT	3 SAPS – SRH PROGRAMME	4 PROFES	5 FAMILY	6 NGO	7 FRIEND	8 COURT	9 OTHER
-------------	-------------------------------------	---------------------------------	---------------------------------	-------------	-------------	----------	-------------	------------	------------

CLIENT	1 INDIVID	2 COUPLE	3 ABUSER	4 FAMILY	NO SESSION	DISTR NO	COMMUNITY CLIENT LIVES IN & NO
--------	--------------	-------------	-------------	-------------	---------------	----------	--------------------------------

ID NO	STATUS	1 SINGLE	2 MARRIED	3 LIV TOGE	4 DIVORCE	5 SEPARA	6 WIDOW
-------	--------	-------------	--------------	------------------	--------------	-------------	------------

AGE	1 7-19	2 20-39	3 40-59	4 60+	PROBLEM	1 ABUSE	2 LOSS	3 HIV/AIDS	4 TOP	5 OTHER
-----	-----------	------------	------------	----------	---------	------------	-----------	---------------	----------	------------

CLIENT EMPLOYED	1 PART	2 FULL	3 SELF	4 UNEMPL	PERIOD ABUSED?	HOW LONG KNOWN?
ABUSER EMPLOYED	1 PART	2 FULL	3 SELF	4 UNEMPL	ABUSERS JOB IF KNOWN	

ABUSED BY	1 PARTN	2 EX-	3 FATHER	4 MOTHER	5 BROTHER	6 SISTER	7 SON	8 DAUGHT	9 IN-	10 OTHER
-----------	------------	----------	-------------	-------------	--------------	-------------	----------	-------------	----------	-------------

		PART							LAWS	
--	--	------	--	--	--	--	--	--	------	--

ECONOMIC ABUSE	1	2	3	4	5	6	7	8	9
	GIVE LITTLE/NO MONEY	SUPPORTS MISTRESS	TAKE OR DAMAND MONEY	DON'T PAY MAINTENANCE	STARVING	TAKE & SELL THINGS	DESTROY PROPERTY	THROW OUT POSS/ EVICT	OTHER

PHYSICAL ABUSE	1	2	3	4	5	6	7	8	9
	BEAT/KICK PUNCH/ HIT	STAB WITH WEAPON	CHOKING	SHOOTING	SHAKING PUSH/ PULL	SLAPPING SMACKING	BITTING SPITTING	BURNT	THROW OBJECT

PHYSICAL SYMTOMS	1	2	3	4	5	PREGNANT	HIV/AIDS CONCERN
	STAB WOUND	GUN WOUNDS	BROKEN BONES	BRUISES SCARS	HEALTH CARE NEEDED		

SEXUAL ABUSE	1	2	3	4	5	6	7	VERBAL ABUSE
	INCEST	FORCED SEX RAPE	FORCED SEX OTHERS	FORCED SEX IFO CHILDREN	FORCED ORAL OR ANAL SEX	SEXUAL ASSAULT	WITHHOLD SEX	
FORCED SEX/ RAPE	1	2	3	4	5	6		CRITISING/ INSULTING/ CALL NAMES/ ACCUSE
	PARTNER	EX-PART	FRIEND FAMILY FRIEND	TENANT NEIGHB	STRANGER	GANG		

PSYCHOLOGICAL & EMOTIONAL ABUSE	1	2	3	4	5	6	7	HAVE GUN OR ACCESS TO GUN
	THREAT TO HARM	THREAT TO KILL	OTHER THREATS	PARTNER HAS AFFAIR	ABUSER ALCOHOL ABUSE	ABUSER DRUG ABUSE	GENERAL PSYCHOLOGICAL ABUSE	

NO OF CHILDREN AFFECTED	CRIM & BEHAVIOUR	STREET CHILDREN	SCHOOL PROBLEMS	DRUGS DRINK	GENERAL PSYCHOL	PLAN OF ACTION	1	2	3	4
							PROT ORDER OR	MAINTENANC E ORDER	WARRAN T OF	FURTHER COUNCE

							VARIATION		ARREST	L
CLIENT REF TO	1 COURT CLC/ATTOR	2 SAPS	3 MOAIC CLINIC	4 NGO	5 SOCIAL WORKER	6 MEDICAL	5 SUPPORT GROUP	6 DIVORCE	7 REFER	8 OTHER

IPO GRANTED	1 YES	2 NO	RETURN DATE	SAPS CHARGE	1 YES	2 NO
COURT APPLICATION NO			POLICE STATION			